



Tamil Nadu Rural Transformation Project

SOCIAL ASSESSMENT

Final Report





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April 2017

Abbreviations

AIDIS	All India Debt and Investment Survey
ASSOCHAM	The Associated Chambers of Commerce and Industries of India
BC	Backward Caste
BPL	Below Poverty Line
CDD	Community Driven Development
CGF	Credit Guarantee Fund
CLF	Common Livelihood Federation
CLG	Common Livelihood Group
CPIAL	Consumer Price Index for Agricultural Labourers
DDS	District Diagnostic Study
EDP	Entrepreneur Development Programme
FDI	Foreign Direct Investment
GDI	Gender Development Index
GEM	Gender Empowerment Measures
GSDP	Gross State Domestic Product
HDI	Human Development Index
ICC	Internal Complaints Committee
ICT	Information Communication Technology
IFAD	International Fund for Agricultural Development
IGA	Income Generating Activities
INR	Indian Rupee
IPC	Indian Penal Code
IT	Information Technology
ITDA	Integrated Tribal Development Areas
LCC	Local Complaints Committee
LPG	Liquified Petroleum Gas
MBC	Most Backward Caste
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MIS	Management Information System
MSME	Macro, Small and Medium Enterprises
NGO	Non Governmental Organisation
NRLM	National Rural Livelihood Mission
NRLP	National Rural Livelihood Project
NSSO	National Sample Survey Office
OP	Operational Policy of World Bank
PDO	Project Development Objective
PIP	Participatory Identification of Poor
PVP	Pudhu Vazhvu Project
RCTLARR	The Right to Fair Compensation and Transparency in Land acquisition, Rehabilitation and Resettlement Act, 2013
SA	Social Assessment
SC	Scheduled Caste
SE	Sampling Error
SHG	Self Help Group
SSI	Small Scale Industries
ST	Scheduled Tribe
TDP	Tribal Development Plan
TN	Tamil Nadu
TNEPRP	Tamil Nadu Empowerment and Poverty Reduction Project
TNRTP	Tamil Nadu Rural Transformation Project

TNSRLM	Tamil Nadu State Rural Livelihood Mission
UN	United Nations
UNDP	United Nations Development Programme
VCA	Value Chain Analysis
WHH	Women Headed Household
WPR	Worker Participation Rate

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Executive Summary

1. The World Bank is currently supporting Tamil Nadu Empowerment and Poverty Reduction Project (TNEPRP)¹ and National Rural Livelihoods Project (NRLP) which supports the National Rural Livelihoods Mission (NRLM) - both are flagship programs in the State for rural livelihoods and community mobilization. Launched in 2004 and 2011 respectively, the TNEPRP and NRLP are supporting the empowerment of the poor and improving their livelihoods by developing, strengthening, and synergizing pro-poor community institutions/groups; enhancing skills and capacities of the poor (especially women, youth, differently-abled, and the vulnerable); and financing productive demand driven investments in economic activities.

2. The Government of Tamil Nadu is now preparing the Tamil Nadu Rural Transformation Project (TNRTP) to be implemented in 120 development blocks across 26 districts in Tamil Nadu. The proposed TNRTP whose Project Development Objective (PDO) is to “promote rural enterprises, access to finance and employment opportunities in selected blocks of Tamil Nadu” would support the mobilization and strengthening of producer organization and finance their business plans by providing start-up capital that will go towards productive investment, technical assistance and business development. The project components will provide support value chain gap financing which will be structured around cluster development approach and will be aligned with business plans of producer organizations. Furthermore, the project will support skill development initiatives, convergence and partnership for skill promotion and jobs, strengthen local implementation capacity for skill development, and implement innovative pilots on the skilling and employability.

3. An important focus of the TNRTP is support to women entrepreneurs and women-led enterprises under the proposed project that builds on TNEPRP and global experiences which show that women face significant constraints in starting enterprises or advancing the nano/micro units into small/medium enterprises. While the key challenges and opportunities for these are broadly known, this Social Assessment (SA) was undertaken to assess the current status of women, and their households’ socio-economic condition, including livelihood initiatives, in order to provide more granular analysis from the potential project beneficiaries to better inform the design and component focus for the project.

4. The SA was undertaken in four pilot districts viz. *Cuddalore, Namakkal, Virudhunagar and Tirunelveli* to assess the current status of women, and their households’ socio-economic condition, including livelihood initiatives. A sample of 1735 households was selected from amongst the Tamil Nadu State Rural Livelihood Missions (TNSRLM) master list of beneficiaries identified under the Participatory Identification of Poor (PIP) process, through *Multistage sampling with pps* (probability proportionate to size) method spread across the four Pilot Districts. The household survey for the sample households involving the women as the primary respondents was undertaken between December 26, 2016 and January 12, 2017.

5. The assessment revealed that 83 percent of the households are headed by men and 17 percent are headed by women. Thirty four percent of the respondents belong to scheduled caste followed by 33 percent most backward caste, 32 percent backward caste, 1 percent general category and a small proportion (0.2 percent) of scheduled tribe (ST). The average size of the respondent household is four.

6. Thirty five percent amongst females and 20 percent amongst males are uneducated. Female educational attainment is comparatively lower than the male educational level till up to high school level. The females fare better from higher secondary and beyond up to post

¹ TNEPRP is scheduled to close on June 30, 2017.

graduation. Interestingly there are not many takers for technical education amongst the females.

7. Twenty five percent of the men work as casual labourers, followed by 11 percent who are salaried. 8 percent are engaged as agricultural labourers, 5 percent are cultivators, 4 percent are self-employed and another 4 percent are into some form of trading. Amongst the women, 28 percent are casual labourers, followed by 6 percent agricultural labourers, 4 percent are salaried and 3 percent are into some form of trading. Significant number of women are working as casual labourers and agricultural labourers and this segment could be provided with required skill sets to enhance their earning ability and also support those among them who would want to be entrepreneurs. Eleven percent of the workforce travel outside their village for work and the rest (89 percent) work within the same place. Fifty two percent amongst females and 38 percent amongst males are not in workforce, comprising largely of children, students, elderly, housewives and females who do not go for work (the State average of men not in workforce constitute 41 percent and women not in workforce constitute 68 percent). Only 5 percent of those into economic activity (workforce) are carrying out a supplementary activity. The average annual family income of the respondent households is Rs.1,06,791.

8. Thirty six percent of the respondent women were members of self-help group (SHG) and the rest (64 percent) were not. The non SHG member beneficiaries are currently not exposed to the elements of managing finances and enterprise.

9. Thirty percent of the women reported having skills which comprised of 22 percent who reported that it was self-acquired, followed by 5 percent who had acquired by attending formal training programmes and for 3 percent possessed traditionally acquired skills.

Economic Activity

10. Ten percent of the respondent women reported that they were into an economic activity. Amongst those who are in economic activity, 59 percent of them run an individual activity, followed by 40 percent who run a family enterprise and only one percent are part of a group activity. Twenty one percent of the respondent women are into tailoring, followed by 20 percent who are rearing livestock as an economic activity. Petty shop/tea stall is another economic activity in which 13 percent of the women are involved. Twelve percent of the women are into cultivation and power loom/hand loom activity is being undertaken by 9 percent. Six percent run an eatery and 4 percent have a grocery shop. The rest are into various other activities. The average investment mobilized for the economy activity works out to Rs.62,802.

11. Eighty percent of the women interviewed reported that they themselves manage the day-to-day affairs of the economic activity, followed by 20 percent who reported that their husbands manage the activity. Only 14 percent of the women involved in economic activity employ people in their activity. Thirty two percent of the women reported that their family members are involved in the economic activity that they are carrying out.

12. Towards investment in the economic activity, 11 percent had borrowed from formal banking sector and the average amount borrowed is Rs.1,26,800. Loan from private financiers has been availed by 9 percent and the average amount borrowed is Rs.1,08,000.

13. Only 4 percent reported borrowing from banks for working capital requirement and the average amount borrowed is Rs.74,719. The private finance has been used by 3 percent towards working capital and the average amount borrowed is Rs.66,400.

14. Ninety five percent of the respondents provided details of the income derived annually from their economic activity and the average annual income reported was Rs.65,040.

15. Sixty five percent reported that lack of working capital was a difficulty faced by them in their economic activity, followed by 57 percent who reported non-availability of finance at low interest as a difficulty. 49 percent cited non-availability of raw material, 44 percent reported of delayed payments, 42 percent reported of health issues related with their activity, 30 percent reported of lack of equipment/machinery, 23 percent reported of lack of business knowledge, 22 percent expressed difficulty in marketing and 14 percent reported of shortage of skilled labour.

16. The requirement of working capital and loan for the economic activity has been regarded as *important support required* for expanding the activity and all other support measures are reported as *may be useful*.

17. Only 29 percent of the respondents who are into economic activity have undergone some training and the rest (71 percent) have had no training. In terms of usefulness of the training with respect to the current activity, 81 percent reported that it is useful and the rest (19 percent) consider that it is not of use.

Employed Women

18. Sixty three percent of the respondent women are either into employment or wage labour. Forty six percent each get work for about 91 to 180 days and over 180 days, followed by 5 percent who get work for about 31 to 90 days and 3 percent for about 30 days and less. Only 5 percent of those in employment/wage labour have undergone training and the rest (95 percent) have not had any training.

19. Respondents who are either employed or into wage labour were asked about the difficulties/problems that they encounter in being employed and were asked to assign the level of importance to each of the problems that they face. Managing household chores, delayed payment of wages/salary, underpayment and health issues related to work has been reported as *a problem sometimes* and all other issues raised are *not a problem* as such.

20. Lack of finance is reported by 51 percent as the reason for being employed or into wage labour and not being into any economic activity, followed 25 percent who stated that they do not have the required skills. 13 percent were not sure what activity to undertake and 8 percent had no specific reasons. Sixty five percent reported that they are interested in undertaking economic activity if they are provided with all required support and the rest (35 percent) were not interested.

Women Not in Workforce

21. Fifty four percent of the women who are not in workforce reported that their family will not approve of them going for work, followed by 25 percent who said that they do not possess the required skill, 12 percent said that they have no education, 8 percent said that there is no need for them to work and 1 percent said that the society will not approve of them going for work.

22. Thirty percent of those not in workforce currently expressed interest in undertaking economic activity if they are provided with all required support and the rest (70 percent) were not interested.

Profile of Schedule Caste Women

23. The respondent women comprised of 34 percent women belonging to scheduled caste households and amongst them 12 percent were women headed households (WHH), lower than the overall average of 17 percent WHH amongst the sample households. The average family size of a scheduled caste family is 4.07 or say 4 members.

24. Scheduled caste women's educational attainment is comparatively lower from higher

secondary and beyond compared to the overall average. In comparison with the overall average, the scheduled caste women in agricultural labour is higher and the women into some form of trading and self-employment are lower. This indicates that the scheduled caste women have not been able to match the other women in terms of trading and self-employment.

25. Thirty nine percent of the scheduled caste women respondents are members of SHG, which is slightly higher than the overall average membership of 36 percent. Amongst scheduled caste respondent women, only 5 percent are into an economic activity and this compared to the overall average of 10 percent is very low. Seventy three percent reported that lack of working capital was a difficulty faced by them in their economic activity, followed by 67 percent who reported non-availability of finance at low interest as a difficulty. The percentage of scheduled caste women in economic activity who reported of these difficulties is comparatively higher than the percentage of all respondent women in economic activity, indicating that the scheduled caste women are in greater difficulty with respect to sourcing of funds.

Profile of the Differently abled

26. There are about 1 percent amongst the members of respondent household who are disabled and they belong to 37 families (with more than one disabled member in some families). Amongst these disabled members of household, 18 persons are heads of household and 3 persons out of these 18 persons are women.

27. Thirty five percent of the disabled member household respondent women are members of SHG and 11 percent are into economic activity and most of them are having a shop and one respondent woman manages a handloom unit. The disabled are on par with the overall percentage of membership in SHG and the women into economic activity. Lack of working capital, non-availability of raw material and delays in receivables have been reported by all those into economic activity.

28. While Tamil Nadu offers a vast array of economic opportunities in the farm, off-farm and non-farm sectors for increasing incomes for the rural populations, this will require addressing the critical challenges they face in terms of knowledge, advice, skills, capital, technology and linkages to markets that will sustain rural economic activities. The TNRTP is well placed to address these challenges.

1. Managing the Transition in Tamil Nadu's Rural Economy

1.1 Rural economic scenario in Tamil Nadu presents a vast array of opportunities and challenges on account of dynamic changes that have altered its economic and social setting. Positive changes in population, education, employment, public health and improvements in the rural infrastructure and urbanization have facilitated a durable transition in Tamil Nadu's rural society. Innovative practices in agriculture and allied activities have opened up many agri-business avenues to the rural population. Therefore, this is an opportune time to equip the rural persons with appropriate skill sets and to establish market linkages to sustain rural economic activities.

1.2 Considering the population changes, it can be seen that the total number of persons living in rural areas increased from 34.92 million in 2001 to 37.23 million in 2011, thus registering a decennial percentage variation of 6.49 percent. This was negative between 1991 census and 2001 census (-5.06 percent). However, the ratio of the rural population to the total population has declined from 56 percent (2001) to 51.6 percent (2011). This indicates that there is increase in the proportion of rural population moving into urban areas, and hence this segment requires policy intervention in terms of capability building to assist them to overcome the challenges they confront in urban life.

1.3 It is also equally a matter of concern that the size of the rural population per se has registered a positive percentage variation between 2001 and 2011, whereas it was negative between 1991 and 2001. This increase in size projects the imperative to strengthen the rural infrastructure and public services. Appropriate strategies towards poverty reduction and employment generation may be adhered to.

1.4 Taking into account the rural employment, Tamil Nadu accounted for 4.5 percent of total population living in rural areas in India. Further, Tamil Nadu accounted for 5.4 percent of total rural workers in All India total. Between 2001 and 2011 the total number of rural workers in the State has increased from 17.56 million to 18.86 million. The share of rural workers to total workers was 57.0 percent. The composition of Main and Marginal workers was in the ratio of 81:19. The proportion of marginal workers was higher in rural areas as compared to urban (10.1 percent) areas, indicating that workers were mostly engaged in seasonal activities. The work participation rate at 50.7 percent in rural areas was higher than that of urban areas (40.21). At the same time the proportion of cultivators and agricultural workers to total workers declined from 70 percent in 2001 to 65.2 percent in 2011, indicating a major shift in occupational structure in rural areas.

1.5 The literacy rates in Tamil Nadu have been higher than the All India position. The literacy rate in rural areas was lower than the urban literacy rate, whereas at the All India level it stood at 67.8 percent and 84.1 percent respectively. The literacy gap at the State level was 13.5 percent as compared to 16.3 percent at the All India level. However, the gender literacy gap and rural urban literacy gap is an area that needs to be dealt with as there are sharp differences in the inter-district variations.

1.6 It is a positive achievement of government policies of the State and Central Governments that the rural poverty ratio has declined from 37.5 percent in 2004-05 to 15.8 percent 2011-12. The ratio in rural Tamil Nadu was lower than the corresponding ratio at all India level wherein the reduction in poverty ratio was 42.0 percent in 2004-05 to 25.7 percent in 2011-12. Between these two years the decline in rural poverty ratio in the state was 21.7 percentage points which was higher than the reduction in urban poverty in the State (13.2%). Tamil Nadu ranked third position next to Odisha (25.1%) and Maharashtra (23.7%).

1.7 Tamil Nadu has performed well in the area of rural infrastructure development. The rural roads, drinking water, sanitation, electricity and lighting have been provided to facilitate

high quality of life. Rural development in the state is being addressed by creating sustainable livelihood opportunities, providing basic amenities, promoting sanitation, reducing poverty, consuming natural resources, minimizing the urban-rural divide and ensuring improvement in the quality of life of the people in rural areas. State Government has been effectively implementing state schemes and centrally sponsored schemes that supplement State Government schemes.

1.8 Tamil Nadu Government makes a budgetary allocation of 9.5 percent of total budgetary allocation towards Rural Development. Further Tamil Nadu accounts for a share of 11.7 percent of total Rural Development expenditure at All India, next only to Uttar Pradesh.

1.9 Tamil Nadu is the second largest State economy in India and its Gross State Domestic Product has been growing at an average annual growth rate of 9.5 percent between 2004 and 2013. Economic growth however is not equally distributed both geographically and by population groups. Most of the districts had income less than State average. Agricultural sector continues to be important for the state economy, as it provides both livelihood and food security for over 40 percent of the population that is dependent on agriculture and allied sectors.

1.10 These Macro, Small and Medium Enterprises (MSMEs) come under both the registered and informal sectors. They have high employment potential to both skilled and unskilled persons. MSMEs are classified into two types, namely Manufacturing Enterprises and Service Enterprises.

Table 1.1: Performance of Macro, Small and Medium Enterprises

Year	Cumulative No. of Units Regd in SSI/Filling of Entrepreneurs Memorandums	Investment (Rs. Lakhs)	Production (Rs. Lakhs)	Employment (Nos)
2010-11	6,89,511 (9.17)	32,00,854 (22.47)	1,51,45,519 (9.00)	47,97,494 (9.23)
2011-12	9,60,150 (39.25)	39,43,813 (23.21)	1,66,95,119 (10.23)	52,99,875 (10.47)
2012-13	8,51,124 (-11.36)	48,18,965 (22.19)	1,84,45,427 (10.48)	58,53,311 (10.44)

(Figures in bracket indicate growth over previous year)

Source: Tamil Nadu Economic Appraisal 2011-12 to 2013-14

1.11 Food Products, Ready-Made Garments and Hosiery and other servicing industries dominated the MSME/SSI sector in Tamil Nadu. One of the vital components of TNRTTP is to establish macro enterprises at the individual and group levels and given the Tamil Nadu's SSI/MSME sector's growth there is ample opportunity to identify entrepreneurs to set of business ventures.

1.12 Employment opportunities are seen as the best option to eradicate poverty. Unemployment is the cause for poverty. Hence the employment scenario in Tamil Nadu may be presented as follows:

1.13 Between the two censuses 2001 and 2011 the total number of workers in the state increased by 1.18 percent annually from 27.88 million to 32.88 million. Share of the total members of workers in total labour force had witnessed a decline from 69.70 percent to 68.84 percent indicating that there was a reduction in the employment and as a result the proportion of persons who are not working in the state increased from 30.30 percent to 31.16

percent. In Tamil Nadu, as at present, the rate of growth of labour force exceeds the rate of growth of work force. This is shown Table 1.2

Table 1.2: Population and Potential Labour Force in Tamil Nadu

Category	Tamil Nadu	
	2001	2011
Population (Millions)	62.41	72.15
Labour Force (15-59 Years) (Millions)	40.00	47.76
Workers (Millions)	27.88	32.88
Labour force as % of total Population	64.10	66.20
Percentage of workers to Labour force	69.70	68.84
Percentage of Non-Workers to Labour force	30.30	31.16

1.14 Table 1.3 gives the Work Participation Rates (WPR) in Tamil Nadu and All-India. WPR for Tamil Nadu is higher than that of All-India level.

Table 1.3: Work Participation Rates (WPR): Tamil Nadu and All-India

S. No.	Category	Tamil Nadu		All-India	
		2001	2011	2001	2011
1	WPR – By Domestic Segment (%)				
	A. Rural	50.3	50.7	41.7	41.8
	B. Urban	37.5	40.2	32.3	35.3
	C. Overall	44.7	45.6	39.1	39.8
2	By Sex (%)				
	A. Males	57.6	59.3	51.7	53.3
	B. Females	31.5	31.8	25.6	25.5

Source: Census 2011

1.15 WPR in rural areas in Tamil Nadu is higher than that of All-India. However, the Urban WPR is showing an increasing trend. Male WPR is higher than that of Females both in Rural and Urban areas.

1.16 Across the districts the WPR rate was found to be the lowest at 36.3 percent in Kanniyakumari district, despite the fact that the district had the highest literacy level. WPR was highest in Erode but the Rural WPR was higher than that of Urban areas. Male WPR was highest in Tiruppur and lowest in Cuddalore. Female WPR was highest in Perambalur and lowest in Kanniyakumari. Table 1.4 summarizing these.

Table 1.44 District-wise Work Participation Rate – 2011 Census (%)

Category	Overall	Rural	Urban	Males	Females
State	45.6	50.7	40.2	59.3	31.8
Among the Districts					
Highest	Erode (53.1)	Erode (58.1)	Erode (48.4)	Tiruppur (65.8)	Perambalur (48.4)
Lowest	Kanniyakumari (36.3)	Kanniyakumari (37.9)	Tiruppur (34.6)	Cuddalore (57.1)	Kanniyakumari (16.4)

1.17 Tamil Nadu is the most urbanized state in India with about 48 percent of the total population living in urban areas indicating a much higher urbanization than the national average of 31.2 percent. The organized sector employment share is 7 percent in the state. The workforce participation rate for women was 41.8 percent in rural areas and 21.8 percent in urban areas. The workforce participation rate in the case of males was higher than that of females both in rural and urban areas.

1.18 The socio-economic well-being of the rural people continues to occupy centre stage in the implementation of various programmes by the Tamil Nadu Government. Amelioration of poverty and delivery of high quality services are the basic premises upon which the implementation of rural development programmes are based and with the objective of equitable distribution of resources and to provide minimum basic infrastructural facilities to all the habitations. A sound and efficient infrastructure is an essential prerequisite for development. A growing rural economy needs supporting infrastructures at all levels. There are 17 State Government schemes and 7 Central Schemes. These schemes cover housing, sanitation, infrastructure (Roads) and school development.

1.19 The Tamil Nadu Rural Transformation Project (TNRTP) builds on the Tamil Nadu Empowerment and Poverty Reduction Project (TNEPRP) and National Rural Livelihoods Project (NRLP) which supports the National Rural Livelihood Mission (NRLM), both flagship programmes in the state for rural livelihood and community mobilization. TNEPRP and NRLP started in 2004 and 2011 respectively with the aim to support the empowerment of the poor and improving their livelihood by developing, strengthening and synergizing pro-poor community group/institutions; enhancing skills and capacities of the poor (especially women, youth, differently-abled and the vulnerable); and financing productive demand driven investments in economic activities.

1.20 However, there are certain challenges for integrating rural producer households in the higher-level income opportunities as mentioned below:

- i) Human Resource and Capacity gaps are to be identified to facilitate business promotion and development services;
- ii) Lack of start-up capital and overall access to finance;
- iii) Weak entrepreneurial management capacity with existing producers entities;
- iv) Asymmetry in business and price information;
- v) Absence of coordinated planning and resource mobilization for promoting of business enterprises (farm/off-farm) individual entrepreneurship and value chain development;
- vi) Leveraging the strength of existing community based organizations;
- vii) Investment not driven by market opportunities and by community centric investment plans;
- viii) Producers often face lack responsiveness of the buyers due to lack of compliance with requirements demanded by the markets;
- ix) Producers household/enterprises are characterised by low volume and production efficiency leading to high transaction cost; and
- x) Private buyers do not have the knowledge to connect with individual producers, producer groups and downstream enterprises.

1.21 Therefore, TNRTP aims to integrate creation of jobs by supporting development of business skills to achieve productive employment among rural youth. This project focuses on transformation by developing value chains to improve agricultural productivity.

1.22 The project also contains methodology to make it significantly inclusive through particular focus on woman and enhancing female labour participation.

1.23 Nobel Laureate Douglass Cecil North observed that, “we must create incentive for people to invest in more efficient technology, increase their skills and organize efficient markets”.

The Project

1.24 The Government of Tamil Nadu is preparing the *Tamil Nadu Rural Transformation Project* (TNRTP) to be implemented in 120 development blocks across 26 districts in Tamil Nadu. The project proposes to build upon the achievements made under the *Tamil Nadu Rural Empowerment and Poverty Reduction Project* (TNEPRP) and *Tamil Nadu State Rural Livelihood Mission* (TNSRLM) project that focus on poverty reduction through empowerment of the poor and improving their livelihood by developing, strengthening and synergizing pro-poor community institutions/groups; enhancing skills and capacities of the poor (especially women, youth, differently-abled, and the vulnerable); and financing productive demand driven investments in economic activities.

1.25 The *Tamil Nadu Rural Transformation Project* aims at rural transformation through empowerment of women by supporting women and marginalized groups through enterprise promotion and employment.

1.26 The instruments to achieve the objective would include focus on value addition at enterprise level. The entire approach will be built on convergence with existing programmes, leveraging existing community based groups, the existing skills, assets and resources with communities, and partnership with private sector.

1.27 The process involves preparation of participatory investment plan, transaction support such as investment advisory, business development support (including value addition), skill upgradation targeting rural women, youth, differentially abled, vulnerable households, minority, scheduled caste and scheduled tribe.

1.28 In order to draw up detailed project interventions, the Tamil Nadu Rural Transformation Project team has commissioned M/s. Economic Perspectives Consulting Pvt Ltd to undertake a social assessment.

Study Objective

1.29 The objective of the social assessment study is to assess the current status of women, and their households’ socio-economic condition, including livelihood initiatives.

1.30 The specific tasks that were undertaken to achieve the above objective include:

- a) Review of the demographics of the project areas with respect to households of rural women, youth, differentially abled, vulnerable households, minority, scheduled caste and scheduled tribe to understand the current status of access to and membership in social and economic institutions, current livelihoods, opportunities, and challenges including requirements of investments to benefit from project supported investments;
- b) Identification of potential positive and negative social impacts of proposed activities and measures to enhance positive impacts and reduce or mitigate negative impacts;
- c) Consultations with all relevant stakeholders but more specifically with the community to ensure free, prior and informed consultations, seek their inputs into the project design, discuss the positive and negative impacts of the proposed project and benefit enhancement and risk mitigation strategies.

1.31 These objectives are very important considering the fact that the problem of inequality in rural areas continue to pose a challenge to the policy makers. Thomas Piketty’s “Capital in the Twenty First Century” mentioned the problem of “1 Percent Vs 99 percent” to describe the economic order. The TNRTP aims to play a positive role in ameliorating the weak and

vulnerable in the rural sector. The All-India Debt and Investment Survey (AIDIS) gives an account of the state of Wealth inequality in India during the past decade. Add to this, 48th (1991), 59th (2002) and 70th (2012) norms of the AIDIS conducted by the National Sample Survey Organisation. Table 5 gives a summary statistics regarding this issue.

Table 1.5: Summary Statistics of Wealth Inequality

Particulars	Rural			Urban			Total		
	1991	2002	2012	1991	2002	2012	1991	2002	2012
Population Share (%)	75.56	74.58	68.08	24.44	25.42	31.92	100	100	100
Asset Share (%)	68.71	63.73	45.11	31.29	36.27	54.89	100	100	100
Asset Share/ Population Share	0.91	0.85	0.66	1.28	1.43	1.72	1	1	1
Mean per capita Asset Value (Rs)	19154.5	25473.3	58279.6	26969.4	4554.3	151280.0	21064	29811.4	87961.6
Medium per capita Asset Value (Rs)	9330.6	11917.2	22740.2	9200	14580.3	407828	9309.6	12384.3	26247.6
Mean per capita Net worth (Rs)	18791.9	24711.8	56419.0	26204.8	41207.7	145773.6	20603.3	28907.7	89347.3

Source: Economic and Political Weekly, December 10, 2016

1.32 The population share of rural areas has declined and there is a decline in its share of wealth and this decline has occurred by a faster rate. Table 1.5 shows a clear evidence of a rising rural-urban wealth gap during 1991-2012. The components of TNRTP are designed to address this problem in its totality.

2. Overview of Women Development Programs in Tamil Nadu

2.1 Tamil Nadu is one of the progressive states in India. It is also one of the best performing states in South India. In the ASSOCHAM study, Tamil Nadu is ranked as the best performing state on several development parameters like economy, power, roads, and health, whereas, on the same parameters Kerala was placed second.² The states were ranked based on their achievements in the years 2009-2011 and 2012-2014. Despite some setbacks and downturns, Tamil Nadu has been witnessing economic growth and social development for the past 30 years³.

2.2 Confederation of Indian Industry's report "Tamil Nadu Vision 2025 People, Pride, Progress" (2008) states that Tamil Nadu, with a GSDP of about Rs. 2.5 lakh crores at the 2006-2007 prices, is one of the fastest developing states in India. The Vision report cites several reasons for its overall development: high rate of urbanization, efficient infrastructure, industrialization, growth of the IT sector, dispersed industrialization, and a supportive government policy.⁴ The state has achieved a per capita income above the national average and has successfully attracted Foreign Direct Investment (FDI).⁵

Human Development and Gender Development in Tamil Nadu

2.3 The Tamil Nadu Human Development Report, 2003 provides the Gender Development Index (GDI) and Human Development Index (HDI) of 24 out of 26 districts. Nine districts have high HDI and high GDI, while 15 districts indicate medium HDI and GDI (table 2.1).

2.4 The State Planning Commission Report (2003) states that Kancheepuram district after Chennai district heads in the HDI and GDI indices and is placed second followed by Thoothukudi (4th rank), Coimbatore (5th rank), Nilgiris (6th rank), Tiruchirappalli (7th rank), Madurai (8th rank), Tirunelveli (9th rank), Erode (10th rank), and Vellore (11th rank). The above mentioned nine districts have high HDI and GDI compared to the other fifteen districts of the 26 districts, where the social assessment was carried out. The nine districts also surpass the national average of HDI (0.571) and GDI (0.553).

Table 2.1: Tamil Nadu HDI and GDI

HDI/GDI/Sex Ratio–Tamil Nadu –Human Development Report (Government of Tamil Nadu, Social Science Press 2003)				
Districts	HDI (Ranking)	GDI (Ranking)	Sex Ratio	Female Literacy as Percentage of Male Literacy
Districts with High HDI/GDI				
Coimbatore	699 (5)	697 (5)	959	83.27
Erode	658 (10)	656 (10)	971	73.2
Kancheepuram	712 (2)	710 (2)	961	82.78
Madurai	661 (8)	661 (8)	978	80.16
Nilgiris	685 (6)	686 (6)	1015	81.88

² DNA. Daily News and Analysis. Tamil Nadu Number One State on Development Parameters: Assocham Study. 15 March 2015. 01.30 pm. New Delhi. PTI.

³ Lindberg, Steffan, Venkatesh B. Athreya, R. Vidyasagar, Goran Ojurfeldt and A. Rajgopal. 2011. Economic and Political Weekly. Vol. 46. No. 13. (March 26- April 1). Pp. 111-120.

⁴ Confederation of Indian Industry. (2008). "Tamil Nadu Vision 2025. People, Pride, and Progress

⁵ Vijayabaskar, M. Padmini Swaminatham, S. Anandhi and Gayatri Balagopal. 2004. Economic and Political Weekly. Vol. 39. No. 8 (Feb 21-27), pp. 797-802.

Districts	HDI (Ranking)	GDI (Ranking)	Sex Ratio	Female Literacy as Percentage of Male Literacy
Tiruchirappalli	671 (7)	671 (7)	1000	81.65
Tirunelveli	658 (9)	656 (9)	1042	79.75
Vellore	658 (11)	655 (11)	997	76.85
Total/Average	657	654	985	
India	571	553		
Districts with Medium HDI/GDI				
Cuddalore	644 (16)	643 (15)	985	73.54
Dindigul	641 (17)	638 (17)	986	73.86
Karur	647 (15)	641 (16)	1010	71.25
Nagapattinam	654 (13)	652 (12)	1014	79.84
Namakkal	636 (20)	631 (20)	967	73.11
Pudukkottai	618 (25)	615 (25)	1015	73.23
Ramanathapuram	629 (22)	626 (23)	1033	76.6
Salem	626 (24)	625 (24)	929	73.9
Sivagangai	640 (18)	635 (18)	1035	74.22
Theni	628 (23)	628 (22)	979	74.44
Tiruvallur	654 (12)	651 (13)	970	80.63
Tiruvanamalai	612 (26)	608 (26)	996	70.26
Tiruvarur	637 (19)	633 (19)	1013	79.87
Villupuram	587 (28)	582 (28)	983	69.93
Virudhunagar	651 (14)	649 (14)	1011	75.79
Total/Average	657	654	985	
India	571	553		

Source: State Planning Commission, 2001.

2.5 Nilgiris, Thoothukudi, Tiruchirappalli, Tirunelveli, Vellore, have higher sex ratios than the national average (985). Coimbatore (959), Kancheepuram (961), Erode (971) and Madurai (978) have a lower sex ratio compared to the state average of 985. There are three districts: Tirunelveli (79.75 %), Vellore (76.85%), and Erode (73.2%) which have low female literacy as percentage of male literacy. Thoothukudi, Coimbatore, Kancheepuram, Nilgiris, followed by Tiruchirappalli have a high percentage of female literates compared to the percentage literate of males.

2.6 Of the districts with medium HDI and GDI indices, Villupuram ranks the lowest (28). Some of the districts are not faring well within the HDI and GDI ranking, the districts are: Tiruvannamalai (26) Pudukkottai (25), Salem (24), Theni (23), Ramanathapuram (22), and Namakkal (20).

2.7 However, GDI and HDI are not adequate in indicating women's position in society. "Based on Amartya Sen's work, the UNDP makes the distinction between the measure of inequality and empowerment. The GDI focuses on the extension of capabilities, the gender empowerment measure (GEM) is concerned with the use of those capabilities to take advantage of the opportunities of life. The UNDP found a very strong correlation between its GEM and gender-related development indices and its Human Development Index" (Swain, 2007).⁶

⁶ Swain, Ranjula Bali. 2007 Can Microfinance Empower Women? Self-help Groups in India. Dialogue: No. 37. pp.61-82. In Dialogue: Microfinance and Gender: New Contributions to an Old Issue.

2.8 Sivaganga (1035) has the highest sex ratio. Although Ramanathapuram is not faring well with the GDI, the sex ratio is very high (1033). The other districts with medium HDI and GDI indices display a very high sex ratio (table 2.1): Pudukkottai (1015), Nagapattinam (1014), Tiruvarur (1013), Virudhunagar (1011), and Karur (1010). In the districts having medium indices of HDI and GDI, the percentage female literacy to male literacy is below 75% except in three districts: Nagapattinam (79.84), Ramanathapuram (76.6%), Tiruvallur (80.63), Tiruvarur (79.87) and Virudhunagar (75.79).

Table 2.2: Rural Literacy Rates in Tamil Nadu (2001-2011)

	Male		Females		Persons	
	2001	2011	2001	2011	2001	2011
Tamil Nadu	77.15	82.08	55.28	65.52	66.21	73.8
All India	70.70	78.57	46.13	58.75	58.74	68.91

Source: Rural Development Statistics 2011-2012. National Institute of Rural Development. Hyderabad.

2.9 The rural literacy rates for the females show considerable improvement from 55.28% in 2001 to 65.52% in 2011, but it is still below the male literacy rates of the rural areas (77.15% in 2001 and 82.08% in 2011).

2.10 But the literacy rates of the rural women are higher than the national average of 46.13% and 58.75% in 2001 and 2011 respectively (table 2.2). These statistics reveal that Tamil Nadu is an advanced state in terms of literacy rates.

Table 2.3: Rural Literacy Rates of Scheduled Castes and Scheduled Tribes in Tamil Nadu (2009-2010)

Percentages	Scheduled Castes			Scheduled Tribes		
	Male	Female	Persons	Male	Female	Persons
Tamil Nadu	75.6	58.7	66.6	55.8	39.2	48.8
All India	73.0	52.1	62.8	70.7	52.1	61.6

Source: Rural Development Statistics 2011-2012. National Institute of Rural Development. Hyderabad.

2.11 The literacy rates of the Scheduled Castes in the rural areas is higher than that of the national average for the scheduled castes. Of the southern states, Kerala is recording better literacy rates for both males (93.8%) and females (81.6%). The literacy rates of scheduled tribes of Kerala (94.3% males and 82.0% females) and Karnataka (65.4% males and 40.6% females) are much higher than that of Tamil Nadu. Compared to the national average the percentage of the literates among the scheduled tribes is less in Tamil Nadu. The scheduled tribes are among the disadvantaged populations in India.

Men and Women Participation in Agricultural Activities in the State

2.12 Tamil Nadu is an agricultural state. Tamil Nadu has various types of soils, various types of agro-climatic conditions, facilitating the growth of several types of crops. Tamil Nadu is a dry state in terms of availability of water resources for agriculture. Therefore, agriculture is highly dependent on river water, monsoon and the state is prone to droughts when monsoon fails.⁷

2.13 Both men and women participate in agricultural activities in rural India. The wages earned by men and women, the work participation rate of men and women differ considerably. According to the Census of 2011, the number of male cultivators decreased to 2.7 million from 3.3 million in 2001. Venkatanarayana and Naik state that occupational distribution of work forces is dominated by agricultural workers.⁸

⁷ State Industrial Profile 2014-2015.

⁸ Venkatanarayana, M. and Suresh V. Naik. "Growth and Structure of Workforce in India: An Analysis of Census 2011." <https://mpr.ub.uni-muenchen.de/48003/1/MPRA>.

2.14 For several reasons, employment opportunities in agricultural sector is declining. Members of owner-cultivators and the agricultural labourers have been showing a decreasing trend. This decline forces men to migrate to urban areas for employment, leaving the women behind in rural areas, who get actively involved in agricultural work in underpaid jobs.

2.15 Absorption of men in industry is indicative of a) decline in the number of male cultivators; b) an increase in the number of female cultivators; and c) casualization of work in rural areas (Vepa: 2005).⁹ According to Vepa (2005), in Tamil Nadu more than 50% of agricultural labourers are women. The increasing feminization of agricultural work has implications for gender dynamics and violence against women in rural areas: both at home and outside home. It would be erroneous to interpret this phenomenon as empowerment of women in rural areas. It indicates a) an overburdening of women with work and responsibility, and b) increasing women's vulnerability to domestic violence.

2.16 Women and girls work in several agricultural activities and horticultural activities. According to Pushpa, Agarwal and Chandel (2016) nearly "58% of all male workers and 78% of all female workers and 86% of all rural female workers are in agriculture."¹⁰ According to them women are actively involved in agriculture and activities related to horticulture, therefore, policymakers must take note of such developments. Being hidden workers they are also denied access to assets and capacity building efforts.

2.17 Some women in the rural areas are actively involved in agriculture and some, for lack of jobs, are involved in domestic activities, in other words, they are self-employed-unpaid family helpers. Women, thus are engaged in "double shifts", working for long hours at home in unpaid activities, and working outside in low paid work. Their labour at home is not categorized as an activity that would require a remuneration. The women are denied the access to credit, assets and skills for improved opportunities of better work (Pant: 2004). Pant also points that without any sense of power which arises from being an earner, women are unable to take part in decision making about several issues.¹¹ Another major change taking place in the agricultural sector is feminization of labour and low wages being paid to women.

2.18 The National Sample Survey Office (NSSO) Employment and Unemployment Survey since 1999-2000 (55th round) reveals an interesting pattern regarding work participation rate of women in rural and urban work force.¹²

2.19 After an increase in work participation of women in 2004-2005, there was a decline in the WPR of women between 2004-05 and 2009-10. This rate declined further between 2011-12 (Siddiqui, Lahiri-Dutt, Lockie and Pritchard, 2017).¹³ The decline was sharp amongst the socially disadvantaged groups, and smaller villages, the reason being a decline in non-farm activities as an alternative to loss of work in the agricultural sector. Siddiqui et al. argue that to encourage women to participate in paid work outside the home, the policymakers must introduce and justify "women-centered public programmes, like incentivising,

⁹Vepa, Swarna. S. 2005. Feminisation of Agriculture and Marginalisation of their Economic Stake. 2005. Economic and Political Weekly. Vol. 40. No. 25. (June 18-24) pp. 2563-2568).

¹⁰Pushpa, Punit, Kumar Agarwal, B.S. Chandel. 2016. "Gender Issues in Indian Agriculture: The Structural Changes in Agricultural Labour Force Participation." Agricultural Situation in India. No, 12. Vol. LXXII

¹¹ Pant, Mandikini. 2004. 'Adult Education and Livelihoods: Women as Agents of Change.' Institute for International Cooperation of the German Adult Education. Association on Adult Education and Poverty Reduction: A Global Priority.

¹² Siddiqui, Mohammed. Zakaria. Kuntala Lahiri-Dutt, Stewart Lockie, Bill Pritchard. 2017. Economic and Political Weekly. Jan. 7. Vol. LII. No. 1. pp. 45-52.

¹³ *ibid*.

entrepreneurship, upgrading skills and training activities and increasing the availability of credit for small start-ups.”¹⁴

2.20 The policy implications of such major shifts in the agricultural occupational sector are enormous for policy makers, government and development agencies. With the developmental changes taking place in rural and urban areas of all the states in India, it becomes imperative that the entire issue of rural-agricultural-women-workforce should be analysed from a livelihood perspective. Building livelihood opportunities requires concentration on enhancing the capabilities of women, and men, building assets and developing activities necessary for furthering better living standards and elimination rural poverty. Contributing to rural distress are: the changes in the land holding patterns, vagaries of rain, drought and farmers suicide.

Gender mainstreaming and Gender budgeting in Tamil Nadu

2.21 Gender mainstreaming believes that every department of the government should be concerned about gender issues. Gender should find its place in every policy made by the government. The United Nations states that certain conditions are necessary for gender mainstreaming: a) sound political will, b) specific gender equality policy, c) statistics (gender-disaggregated data), d) comprehensive knowledge of gender relations, e) knowledge of the administration, f) necessary funds and human resources, g) female participation in political and public life, and h) female participation in decision-making processes.

2.22 Gender Budgeting is a comprehensive, broad process of making gender sensitive “formulation of legislation, policies, plans, programmes and schemes; allocation and collection of resources; implementation and execution; monitoring, review, audit and impact assessment of programmes and schemes; and follow-up corrective action to address gender disparities. Clearly then, it is not only about the Budget and it is not just a one-time activity. It is a continuous process that must be applied to all levels and stages of the policy process. However, it recognizes that the Budget is a powerful tool that can reduce the vulnerability of women and girls and transform their situation”. (Gender Budgeting Handbook for Government of India: 2015)¹⁵

2.23 Tamil Nadu Rural Transformation Project is proposing gender mainstreaming to reduce the gender gap in assets, income, and access to livelihoods opportunities. The specific aims of gender mainstreaming are: a) to focus on women in target households and address their needs through interventions, b) ensure the inclusion of women from different social groups by supporting and equipping them, c) to include financial literacy for financial empowerment, and d) to focus on health concerns of women. The key strategies to achieve these goals are:

- a) to ensure training and capacity building for women entrepreneurs on credit access, financial management, and financial literacy,
- b) to establish financial linkages with banks, financial institutions and financial support to women,
- c) gender sensitization of bank officials and government officials, and
- d) to converge the efforts of MSME, SC and ST departments to provide support for women and disadvantaged groups¹⁶.

2.24 The Ninth Plan (1997-2002) of the Planning Commission supported the objective of empowerment of women. To facilitate the empowerment of women it propagated the Women’s Component Plan to ensure that 30% of funds from all the development programmes are directed for the empowering of women. The UN India suggested that

¹⁴ *ibid.*

¹⁵ Gender Budgeting Handbook for Government of India. Ministries/Departments/State Governments/Districts/Officials/Researchers/ Practitioners. 2015

¹⁶ Good Practices in Gender Mainstreaming: Case Studies from India. 2008. UNDP. India.

budget should be allocated for poverty alleviation programmes, registration of all assets under government programmes, intensified focus on right education, capacity building interventions for women in all sectors, health, reproductive health, agriculture, natural resource management, technology, information technology and legal awareness. Women's groups should have access to institutional credit. All these measures were suggested to ensure food security to women and to empower women. The four principles of: proportionality, convergence, universality and auto-decision making were absent from the Women's Component Plan in Tamil Nadu budget. Money that was to be allotted for women's programmes were denied to them¹⁷.

Rural Poverty in Tamil Nadu

2.25 Rural poverty is a complex issue. It is difficult to generalize about the conditions and causes of rural poverty. "The extent, severity and characteristics of poverty vary across region and among different socio-economic groups (table 2.4). Within this diversity, gender remains a crucial variable and a key determinant of vulnerability to poverty"¹⁸.

Table 2.4: Number and Percentage of Population Below Poverty Line 2011-2012

	Rural		Urban		Total	
	Percentage of persons	No. of persons lakhs	Percentage of persons	No. of persons lakhs	Percentage of persons	No. of persons lakhs
Tamil Nadu	15.83	59.23	6.54	23.40	11.28	82.63
All India	25.70	2166.58	13.70	531.25	21.92	2697.83

Source: www.tnrd.gov.in/externallyaidedprojects/Vazhndhukattuvom/.../ChapterA.pdf

2.26 As per the table 2.4 the percentage of poor are more in the rural areas (15.83%) compared to the percentage of poor in the urban areas (6.54%). Studies about rural poverty in Tamil Nadu indicate that poverty rates in rural areas are higher than in urban areas (table 2.5). Women headed households are worst affected by poverty. Tamil Nadu government report states that girl children are also considerably affected by poverty.

Table 2.5: The Number and Percentage of Population Below the Poverty Line (Tendulkar Methodology)

	Year	Rural		Urban		Combined	
		Percentage of persons	Number of poor persons (in lakhs)	Percentage of persons	Number of poor persons (in lakhs)	Percentage of persons	Number of poor persons (in lakhs)
Tamil Nadu	2004-2005	37.5	134.4	19.7	59.7	29.4	194.1
	2009-2010	21.2	78.3	12.8	43.5	17.1	121.8
All India	2004-2005	42.0	3258.10	25.5	814.10	37.20	4072.20
	2009-2010	33.8	2782.1	20.9	764.7	29.8	3546.8

Source: *Rural Development Statistics 2011-2012. National Institute of Rural Development. Hyderabad. (pg.152)*

2.27 Rural poverty in terms of percentage of persons has declined in Tamil Nadu from 37.5% in 2004-2005 to 21.2 % in 2009-2010. Yet the percentage of poor persons and the number of poor persons in lakhs is much higher compared to the urban percentage of poor and number of urban poor in the state.

¹⁷ Towards Gender Women's Programmes in Tamil Nadu: Experiences of Social Watch: Tamil Nadu. National Workshop on Gender Budgeting in India. Institute of Development Studies: Jaipur.

¹⁸ Sharma, Kumud. 2011. Small Loans, Big Dreams: Women and Microcredit in a Globalising Economy. Economic and Political Weekly. Vol. 46 No: 43. October 22-28. pp. 58-63.

2.28 The government of Tamil Nadu has implemented several poverty reduction programmes. The assessment of these programmes highlighted certain facts: a) mobilizing the population Below the Poverty Line (BPL) into SHGs (Self Help Groups); b) among the rural women the coverage of SHG movement is 64%; c) emphasis was placed on thrift and credit activities rather than on sustainable livelihood improvements; d) micro-credit enterprises were not converted into micro-enterprises; e) the need for establishing micro-enterprises, training, credit linkages; g) enabling social empowerment through financial empowerment; and h) providing livelihood opportunities, skills support and capacity building.¹⁹

Livelihood Approach to Poverty Reduction

2.29 Vepa (2005) in her study of feminisation of agriculture points out that efforts should be made to promote employment of women as regular wage labourers. What is needed is "Gender justice through equal wages, equal opportunities of upward mobility, right to land, avenues of acquiring of skills, which are as important to rural women, as the community participation and gainful self-employment and credit in wage-based livelihood system."²⁰

2.30 Robert Chambers and Gordon Conway (1992) in "Sustainable Rural Livelihoods: Practical concepts for the 21st Century" define sustainable rural livelihood as "the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term".²¹

2.31 According to Frankenberger, R.T (2000) there has been a shift from a material perspective aiming on increasing food production to a social perspective that focuses on augmenting people's livelihood prospects.²² Livelihood approach to poverty reduction requires utilizing a) natural capital and environmental services; b) economic or financial capital; cash, credit, savings economic assets, technologies; c) human capital, the skills, knowledge, good health and physical capabilities; and d) social capital, networks, social relations, associations, and affiliations. The building up of these capitals will help in following different livelihood strategies.²³

2.32 The Sustainable Livelihood approach is important for poverty reduction: a) economic growth is essential for poverty reduction but economic growth will be possible if the poor have the capabilities to exploit the growing economic opportunities. The livelihood strategies should address the factors that prevent the poor from utilizing the growing economic opportunities; b) the causes of poverty besides low income also include malnutrition, bad health, illiteracy, and most importantly a state of vulnerability and feelings of powerlessness. Moreover, there are linkages between these several factors of poverty, reducing the risks of one factor may also reduce the ill effects of other factors; and c) the participation of poor in the planning for the livelihood strategies is very crucial in the reduction of poverty.²⁴

¹⁹www.tnrd.gov.in/externallyaidedprojects/Vazhndhukattuvom/.../ChapterA.pdf

²⁰Vepa, Swarna. S. 2005. Feminisation of Agriculture and Marginalisation of their Economic Stake. 2005. Economic and Political Weekly. Vol. 40. No. 25. (June 18-24) pp. 2563-2568).

²¹Krantz, Lasse. 2001. "The Sustainable Livelihood Approach to Poverty Reduction: An Introduction." Swedish International Development Cooperation Agency: Division for Policy and Socio-economic Analysis.

²²Frankenberger, R.T. 2000. Proceeding: From the Forum on Operationalizing Sustainable Livelihood Approaches pp. 7-11. DFID: Department of International Development.

²³Krantz, Lasse. 2001. "The Sustainable Livelihood Approach to Poverty Reduction: An Introduction." Swedish International Development Cooperation Agency: Division for Policy and Socio-economic Analysis.

²⁴ibid.

Programmes of the Government of Tamil Nadu for the Empowerment of Women

2.33 The government of Tamil Nadu has introduced several programmes for the welfare of women and to empower them, and some of them are listed below.

- a) Special Literacy Programme for Women: This programme is offered for minority women between the age groups of 15-35. The aim of the programme is to provide literacy to non-literate women in all backward districts in Tamil Nadu.
- b) Working Women's Hostel: This scheme offers accommodation to the working women who are getting salary up to Rs.15000 in other Districts and Rs.25000 in Chennai. It is offered to low/middle income group working women for a period of 3-years.
- c) Loan for Working Women: This scheme allows working women to avail a maximum loan amount of loan Rs.20,000 from cooperative banks.
- d) Revolving fund for Women Entrepreneurs: In order to promote micro-enterprises amongst Adi Dravidars, women enterprises are given a sum of Rs.25,000 as one time grant and the bank in turn gives Rs.50,000, which augments the corpus fund of SHGs.
- e) Training in Basket Making, Tailoring etc. for the Women: Under this scheme training will be provided by Adi Dravida and Welfare Department for the Tribal women in basket making and tailoring.
- f) Assistance for Self Employment: In order to promote self-employment and rehabilitate destitute women/widows, deserted wives, differently abled men and women, socially affected other women and women from economically weaker sections sewing machines are supplied free of cost to these women in the age group of 20-40 years and having an annual income not exceeding Rs.24,000.
- g) Revamped Micro Credit Loan for Women: Loans for vendors of flower, vegetable, fruit etc. Maximum amount of loan: Rs.100 to Rs.5,000 through urban cooperative banks.
- h) Economic Assistance to SHGs: Under this scheme, credit at a reasonable interest rate is provided to SHGs for income generating activities. A maximum of 50% of the project cost or Rs.2.50 lakh whichever is lower is sanctioned as subsidy to the women SHG, SC/ST, differently abled and transgender entrepreneurs.
- i) Maternity Loan for Pregnant Women: Assistance for delivery of a child, assistance for miscarriage or termination of pregnancy is available in addition to loan through cooperative banks.

Mahalir Thittam

2.34 Besides the above mentioned programs the government of Tamil Nadu launched the Mahalir Thittam project in 1997-1978. The programme is implemented by Tamil Nadu Corporation for Development of Women, Ltd. The program is funded by the government of Tamil Nadu. The implementation of the program is based on the self-help group (SHGs) approach and is implemented in coordination with nongovernmental organizations (NGOs) and Community based organizations. The SHG was started in Dharmapuri district and later extended to Salem, South Arcot and Ramanathapuram districts. The project in Dharmapuri district was supported by International Fund for Agricultural Development (IFAD).²⁵ Grahakshmi and Palaneeswari (2013) in a study of the functioning of SHGs in Virudhunagar district found that Mahalir Thittam had devised methods for group assessment and had provided training to its members. The major goals of Mahalir Thittam are:

- To inculcate saving habit in the women
- To encourage the women to raise the internal credit by themselves
- To repay the credit properly
- To improve standard of the family by earnings of women
- To avail of a bank loan
- To learn about the marketing of products
- To create self confidence among women

²⁵ Tamil Nadu State Rural Livelihood Mission: Strategy and Annual Action Plan, Tamil Nadu Corporation for Development of Women Rural Development and Panchayati Raj Department.

- To create social awareness among the public.²⁶

Self-help Groups

2.35 Self Help Groups are formed with 12-20 women from BPL families. Often women with similar backgrounds and activities mobilize funds of their own to begin with and with internal lending meet the credit needs of the other members.

2.36 The development of the self-group movement in the state can be divided into three phases: 1) The Inception Phase (1989-1996) -- The movement was part of the IFAD project. The approach adopted was the NGO approach, with women being encouraged to focus on thrift, credit and internal lending; 2) Expansion phase (1979-2005) -- In this phase Mahalir Thittam was started in Dharmapuri district. The approach was the NGO approach with focus on direct credit linkages with the banks. 3) Consolidation Phase (2005 onwards) -- The approach changed over to community based approach.

2.37 The principle behind the formation of the SHGs is to be socially inclusive, to include the poor, the women, Scheduled Castes and Scheduled Tribes and women. The members are encouraged to open bank accounts, have regular meetings, maintain savings, and maintain account books. The SHGs are linked with the banks to avail the credit facilities. To be eligible for credit facilities the SHG should be active for six months, should have 10 – 20 members, the SHG should not be a defaulter of the loans, the recovery of internal loans and external loans should not be less than 85%, 50% of group members should have taken internal loans from group fund. The proper functioning of the SHGs requires the SHGs to encourage the members to save on a regular basis.²⁷

2.38 SHGs at the village panchayat level will form Panchayat Level Federation. PLFs are the umbrella organization for SHGs. Through PLFs, the SHGs are given loans. Members of the SHGs are encouraged to engage in livelihood activities. PLFs overlook the SHG activities, assist in maintaining accounts, support livelihood activities, and more importantly provide credit linkages to the funding agencies or the banks.²⁸

2.39 Studies of several organizations and women's groups reveals a wide-ranging training programmes that are adopted to empower women, by skilling them, by building confidence in them and by motivating them to be entrepreneurs. Gender mainstreaming involves training women, who are working in the NGOs, SHGs, and those who are providing services to SHGs, NGOs and women's groups. Some of the women groups with their focus objectives are given below:

- **Dilasa** is a Mumbai based organization dealing with cases of domestic violence. It provides sensitization training, training in clinical symptomology to the hospital staff dealing with cases of domestic violence.
- **The Saurashtra Kachchh Group on Violence against Women, Gujrat** provides leadership skills and capacity building to women to deal with domestic violence in their own lives. They have also worked with men and youth to spread awareness regarding domestic violence. Women are made aware of laws, regarding pre-natal diagnostic tests and about domestic violence.
- **Mahalir Association for Literacy Awareness and Rights (MALAR) Tamil Nadu**, through literacy campaigns, science clubs for members' children, leadership training, small saving movement, is bringing changes in the lives of women by changing their

²⁶ Grahalakshmi, S. and T. Palaneeswari (2013). "Mahalir Thittam—a Bank Linkage Programme to Empower Women through Self-help Groups". International Journal of Scientific Research: Vol. 2. Issue 3. March 2013. pp. 59-61

²⁷ Tamil Nadu State Rural Livelihood Mission: Strategy and Annual Action Plan, Tamil Nadu Corporation for Development of Women Rural Development and Panchayati Raj Department.

²⁸ Grahalakshmi, S. and T. Palaneeswari (2013). "Mahalir Thittam—a Bank Linkage Programme to Empower Women through Self-help Groups". International Journal of Scientific Research: Vol. 2. Issue 3. March 2013. pp. 59-61.

attitudes. It is also bringing men into the picture by changing the attitudes of men regarding their wives' activities and involvement in SHG, about the small saving of their wives and education of women and girl children. Unless the cooperation of men is assured any activity empowering the women will not succeed.

- **The Kutch Mahila Vikas Sangathana (KMVS) Gujrat** has utilized radio as a tool for training and capacity building of women. Radio is used for spreading information and providing awareness on gender issues through distance education. Both men and women were trained in reporting. All the activities regarding the radio broadcasting like reporting, production, and feed-back activities were carried out by the members. The Sangathana also conducted workshops for capacity building and to change the attitudes towards gender.
- **Ekal Nari Shakti Sangathan (ENSS), Rajasthan** along with Astha has followed the "rights based approach" motivating groups to initiate action to claim their basic human rights, entitlements, regarding property, loans, rights to human dignity, rights to property, right to livelihood, right to education, right to health and political participation. Its approach is to mobilize women, organize them into a force of strength, by leadership training and literacy training.
- **Sakhi in Kerala** encourages women to be politically active in the political organizations at the local level. It trains women on gender and development issues, gender planning budgeting, auditing. Through the Women's Component Plan, it has created a gender database. Gender issues have become a part of Panchayati Raj Institutions through gender analysis and an analysis of status of women. The women are networking with women from various districts, researching about women's needs. The women's needs are identified and made a part of the political agenda at the local government level. Sakhi provides gender training to women, training to trainers and government officers.
- **Mahila Samkhyas (MS) in Uttarakhand** organizes women and through literacy, education, legal information, legal literacy is empowering women. The women are encouraged to participate in political activities. They are demanding that gender issues be made a political agenda of the political parties at all levels.
- **Area Network and Development Initiatives (ANANDI) and Devgad Mahila Sangathan (DMS), Gujrat** empowers poor and marginalized women. The group works with women from the tribal areas. It has trained women as leaders, built capacities respecting the traditional knowledge and built the negotiating skills of women. These efforts of the organization have enabled women leaders to reach out to women in their communities. It has created awareness regarding inequities, injustice, marginalization and denial of women's rights and mobilized women to demand, seek action and demand access and have control over the resources.²⁹

SHGs and Empowerment of Women

2.40 A review of literature on the impact of SHG movement on the empowerment of women reveals mixed impact. Stefan Lindberg, et. al (2011) in a sample study of Karur and Tiruchirappalli district in Tamil Nadu found that SHGs were working in all the districts. The SHGs can acquire the loans collectively, no collateral in terms of land or property is required, the members of the SHG are collectively responsible for the repayment of the loan. In the villages studies, the membership of the SHGs was based on caste affiliations.

2.41 In the wet villages, the intermediate castes have their own groups, Dalits have their own groups, the reason being the Dalits get 50% of subsidy and the intermediate castes get 33% subsidy. In the dry villages, the SHGs are not segregated on caste basis. The reason being that Dalits are submissive and fail to get larger loans. The poorer members of the village are not members of SHGs and are not rich³⁰.

²⁹ Good Practices in Gender Mainstreaming: Case Studies in India. 2008. UNDP.

³⁰ Lindberg, Stefan, Venkatesh B. Athreya, R. Vidyasagar. Goran D. Jurfeldt and A. Rajgopal. 2011. Economic and Political Weekly. Vol. 46. No. 13. pp. 111-120.

2.42 The impact of the SHGs in the village is mixed on the empowerment of the women. Women reported that they face new experience by regularly going out of their houses and participating in meeting with other women even during the evening hours. Freedom of mobility is an indicator of autonomous functioning and empowerment. The women were able overcome resistance by husbands. Members of the SHGs learnt negotiating skills with bank officials. They had the confidence to carry out money transactions in a bank. Women as members of the SHGs also took interest in water issues, street lights, roads and could raise problems related to these at the Panchayat meetings.

2.43 The women however faced the problems arising of dual responsibility, when they did not have a support system to facilitate the performance of their responsibilities. Certain infrastructural facilities would ease their burden, like water supply, sanitation, and crèches. However, the reach of the SHGs was limited, the loans were not availed of by the poorest. Sasi, Kumar and N.A. Krishnamurthy (2009) studied 20 blocks in Erode district, which is one of the developed district in Tamil Nadu. They analysed the impact of SHG movement on eight indices of empowerment: personality, self-concept, administration, knowledge, public relations, responsibility, attitude and flexibility. The economic activities adopted by the members of the SHGs were: handloom weaving, sanitary napkin manufacturing, rope manufacturing, tailoring and garments making, waste management, pickle manufacture, sericulture, and mushroom culture.³¹

2.44 Several training programmes were provided to the members of the SHGs. The study revealed that there has been a positive impact on the personality, self-concept, administration knowledge, public relations, responsibility, and flexibility. The greatest impact of the SHG movement was on increase in knowledge, responsibility, and personality. The SHG experience enhanced the economic development and personality development of women members.

2.45 Rajendra and Raya (2011) in their Vellore district study found that NGOs facilitated the formation of SHGs. The NGOs linked the SHGs with the banks and secured the loans for its members. The NGOs provided the input to the members to start income generating activities (IGA). The NGOs arranged finance through banks, arranged training programmes, guided in IGA, and helped them to market their products. Therefore, the impact of the NGO led SHGs has been positive on the empowerment of women.³²

2.46 Kalaiselvi and Muruganandam studied the impact of SHGs in Erode, Namakkal, Tirupur and Karur. The SHGs lacked market awareness. Lack of monitoring of the activities of the SHG resulted in improper utilization of market credit. 50% of the rural SHGs had neither positive or negative impact on the empowerment of the women. Even in their efforts to eradicate poverty and employment generation the SHGs were not successful.³³

2.47 Kalpana K. (2008) studied 27 SHGs in three villages of a district in northern Tamil Nadu, wherein, the SHGs consisted of only women members, but they were formed based on castes. The women struggled to secure credit from the banks. The poorest in the village were more unsuccessful in securing loans. The banks were insistent on recovering the loans. This resulted in many women dropping out of the SHGs for non-repayment of the loans---- leading to bank induced dropouts.

2.48 The banks demand a collateral for disbursing of loans, this demand is non-negotiable, makes the women disempowered partners in an unequal deal. SHGs were set up to help

³¹ Sasikumar, D. and N.A. Krishnamurthy. 2009. Training and Development in Women Self-help in Erode District of Tamil Nadu. *Journal of Contemporary research in Management*. pp. 87-93

³² Rajendran, K. and R.P. Raya. 2011. Role of Non-Governmental Organizations in Micro-Finance through SHGs: A Study in the Vellore District of Tamil Nadu. *International Refereed Research Journal*. Vol. 11. Issue 4 October

³³ Kalaiselvi, K.T. and D. Muruganandam. A Study of a Micro-Credit Programme Run by Self-Groups in Tamil Nadu State, India. *Journal of Finance and Management in Public Services*. Vol. 9 No. 2 pp. 25-38.

poor women but it is not pro-poor or gender sensitive in its dealing with the poor women. The SHGs and the banks are not poor friendly.³⁴

2.49 But the unintended consequences of SHG movement was an increase in the networking of the women group members. The village level SHGs attended all meetings with various governing bodies like Panchayat level meetings. Banks, state institutions, block development institutions work along with the SHGs, therefore, the women were often meeting and networking with the officials from different institutions. Because of their reaching out to officials, the women began to enjoy higher status in their communities.

Tamil Nadu Pudhu Vaazhvu Project

2.50 This project is being implemented by the Rural Development and Panchayat Raj Department. It is a government of Tamil Nadu programme assisted by World Bank.

2.51 It is a poverty alleviation programme. The project identifies the poor, the beneficiaries of the programme through the Participatory Identification of Poor (PIP) process. The poor, very poor and the marginalized are identified through social mapping and participatory methodology.

2.52 The project is based on community involvement and the decision making is made by the community. It is implemented through the Village Poverty Reduction Committees (VPRCs), which are established in all the panchayats.

2.53 Pudhu Vaazhvu project is based on Community Driven Development (CDD) approach through pro poor community organizations. The implementation experience and outcomes of the Pudhu Vaazhvu Project are guiding the Tamil Nadu State Rural Livelihood Mission.

2.54 The goals of the PVP are: increase in income of the poor households through promotion of sustainable livelihoods, building capacity of the community to secure their needs, entitlements and benefits, and link the beneficiaries with the banks for credits and loans.³⁵

Micro-enterprises

2.55 A micro-enterprise is defined as an industry engaged in manufacture or production of goods, where the investment in the industry does not exceed 25 lakhs rupees, and in a service enterprise the investment should not exceed 10 lakhs rupees.

2.56 The central government encourages the setting up of micro enterprises and supports by way of development of skills of the employees, providing of technological upgradation, marketing assistance or infrastructure facilities.³⁶ The Small Industries Department was set up in 1993, which after the implementation of the MSME Act, 2006 and was renamed as MSME Department in 2008.

2.57 Marichamy (2013) states that entrepreneurship may be classified as: (a) Opportunity-based entrepreneurship - an entrepreneur perceives a business opportunity and chooses to pursue this as an active career choice; and (b) Necessity- based entrepreneurship – an entrepreneur is left with no other viable option to earn a living. It is not the choice but compulsion, which makes him/her, choose entrepreneurship as a career”.³⁷

³⁴ Kalpana, K. 2008. “The Vulnerability of “ Self-help” Women and Micro-finance Programme in Empowering Women: Evidences from Self-help groups (SHGs) in Tamil Nadu. Tropical Agricultural Research. Vol. 19: 346-358.

³⁵ Tamil Nadu State Rural Livelihood Mission: Strategy and Annual Action Plan, Tamil Nadu Corporation for Development of Women Rural Development and Panchayati Raj Department.

³⁶ Micro, Small and Medium Enterprises Development Act, 2006.

³⁷ Marichamy, E. 2013. Rural Women Entrepreneurship In Madurai. Tamil Nadu. Tactful Management Research Journal. Vol. 2 Issue 3. Pp. 1-8.

2.58 Micro-enterprises provide several opportunities for employment. In Tamil Nadu, the number of Micro-enterprises have increased over the years. The State Industrial Profile Tamil Nadu (2014-2015) states that as per the Fourth All India Census of MSMEs (2006-2007), Tamil Nadu accounts for 14.95% of total number of operational MSMEs in India. 15.24% of India's micro-enterprises are in the state.³⁸

2.59 The government provides support to infrastructure development, technology upgradation, skill development, marketing support, and regulations for the development MSMEs. The government has also set up six major government corporations to promote MSMEs in the state. Between April 2013 to March 2014 nearly 25 banks have provided INR 18,59,168.41. to 12,11,826 Micro-enterprises.³⁹

2.60 According to "The Final Report of Fourth All India Census of Micro, Small and Medium Enterprises (2006-2007): Unregistered Sector", MSME covers the entire non-agriculture segment of National Economy. The micro-enterprises are dominated by self-employed, and household enterprises that organize economic activity in a tiny and informal manner.

2.61 The report also suggests that 9.10% of females as compared to 90.43% males are the owners of micro-enterprises. Women are participating in MSMEs as managers and employees. Tamil Nadu has 3.02 lakhs enterprises managed by women, 3.03 lakhs are enterprises owned by women entrepreneurs. Tamil Nadu has 7.77 lakhs number of female employees working in micro-enterprises.⁴⁰

2.62 Micro-enterprises are small businesses run by individual or groups. Mazumdar and Ahmed, (2015) define a woman entrepreneur as a "person who accepts challenging role to meet her personal needs and become economically independent". The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women.

2.63 In the simplest sense, women entrepreneurs are those women who take the lead and organize the business or industry and provide employment to others. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision making status in the family and society".⁴¹

2.64 Micro-enterprises are attracting low capital, low technology, low risk and a small number of workers. Micro-enterprises can be market driven or non-market driven enterprises. The non-market driven micro-enterprises are supported by government and NGOs. These micro-enterprises are dominating the sector in Tamil Nadu. Credit is required to start a micro-enterprise. Credit can be acquired from formal and informal sources. Formal sources of credit like banks or other financing agencies are not accessible to the rural poor. The rural poor approach informal sources for credit that are available to them: landlords, agricultural/professional money lenders, relatives and friends. The credit through the informal sources attracts exorbitant interest which is beyond the repaying capacity of the rural poor and rural women.

2.65 Credit is based on the assets of the borrower, that the marginalized and the women are deprived of. Rural entrepreneurship requires raising of finance. The solution to the problem of credit is micro-finance. "It is the financial assistance rendered by various

³⁸ State Industrial Profile.

³⁹ Fourth All India Census of Micro, Small, and Medium Enterprises (2006-2007).

⁴⁰ *ibid.*

⁴¹ Mazumdar, Manashi and Marjina Ahmed. 2015. Empowerment of Rural Women through Entrepreneurship. An Overview Interdisciplinary Research Journal of Interdisciplinary and Multidisciplinary Studies. Vol. 1. Issue 1. pp. 165-172.

agencies to the needy poor people towards self-employment enhancing income levels through better utilization of available resources and income generating activities... In the Indian context, it may be defined as, provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas, for enabling them to raise their income levels and improving living standards".⁴²

2.66 The linkages between SHGs and banks can take three forms: a) the banks will lend to the SHGs for providing the loans to the micro entrepreneur, b) the banks will provide the loans to the micro entrepreneurs through the NGO and the SHG, and c) the banks will lend the finance to the SHG with the NGO being the facilitator.

2.67 Self-help groups enable rural women to access credit and banking facilities. Micro-finance through the SHGs enables easier access to finance, create economic self-reliance, and provided financial empowerment to small borrowers.⁴³ Raising of small amount of credit through the SHGs had also the support of NGOs, that provided training, financial literacy and support in economic activities of the women.⁴⁴

Skill Training

2.68 Skill training is very crucial in empowering women. Skill training builds confidence in women, motivates them to deal with any situation in life with lack of fear and with greater confidence.

2.69 Skill training can take several forms: literacy, education, awareness, legal literacy, political literacy, training in skills: stitching, cooking, farming, horticulture, arts and handicrafts. The skill training is often determined by local conditions and the culture of the community where the skill training is being provided to the women, youth and the marginalized. Skill training of the women also involves incorporation of the men to become facilitators in empowering of women rather than being obstacles to women getting literate, educated and trained. In effect, skill training process will be negated if gender mainstreaming is not attempted by bringing both women and men into the development process.

2.70 In several districts of Tamil Nadu training is provided to women to start micro-enterprises. A review of literature revealed the following training programmes being imparted to rural women:

- a) Entrepreneurship Training is provided to encourage women to start their own businesses and enterprises. The training involves motivating the women, building up positive qualities like eagerness, identifying opportunities, time management, planning and awareness of qualitative work.
- b) Membership training is provided to women to start an SHG and its management in terms of conducting meetings, distribution of loans, financial literacy, accounting literacy, environmental awareness, legal literacy, and lastly hygiene.
- c) Skill Training involves personal skills, managerial skills, leadership skills and technical skills. They are provided with reading, writing and speaking skills, leadership skills, computer skills, communication skills, marketing skills, register maintenance skills, and collective bargaining skills, etc.
- d) Training in other skills include an opportunity to learn software like Desktop publishing, Photo Shoppe and other skills like tailoring, embroidery.
- e) Free Education for women. Several state governments provide free education to girl children. The Government of Tamil Nadu has initiated Periyar EVR Nagammai Free Education Scheme. The scheme has been implemented to educate women irrespective

⁴² Rajendran, K. 2012. "Microfinance Through Self Help Groups: Survey of Recent Literature in India." International Journal of Marketing, Financial Services and Management Research. Vol. 1 Issue 12. pp. 11—125.

⁴³ Swain, Ranjula Bali. 2007 Can Microfinance Empower Women? Self-help Groups in India. Dialogue: No. 37. pp.61-82. In Dialogue: Microfinance and Gender: New Contributions to an Old Issue.

⁴⁴ *ibid.*

of caste, community or religion. The government provides them with free supply of books, midday meals, scholarships, cycles and boarding and lodging⁴⁵.

2.71 Mahalir Thittam of Tamil Nadu has four programmes of skill development and they are listed below.

- a) IFAD Assisted TN Women Development Project: This programme economically empowered the women, through formation of Self Help Groups with the help of Non-Governmental organizations. The project has also been providing sustainability training to women.
- b) Bangaru Ammaiyaar Ninaivu Mahalir Thittam: The state government extended the training programme to all the districts in the state except Chennai.
- c) Entrepreneurship Development Programme: Under this programme the government provides funding to all the women who are interested in being entrepreneurs. This programme is open to poor women and women from all the sections of the society.
- d) Vocational & Skill Development Programmes: The Corporation also provides vocational and skill development training to women under this programme.⁴⁶ The government of the state and the national level is concerned about the upliftment of women, especially the poor marginalized and disadvantaged and has implemented several development programmes, to empower women. An evaluation and assessment should be made of these programmes and initiatives to realize how successful they are in empowering women.

Empowerment

2.72 The aim of the development programmes of the central government of India and the various state governments is to empower women. The concept of empowerment is very complex, it has several dimensions to it: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. "Options, choice, control, power, ability to make decisions, control over one's life and over resources, ability to affect one's own well-being and make strategic life choices are some defining terms in women's empowerment." (Mishra and Tripathi, 2011).⁴⁷ Gopikala (2014) describes four dimensions of empowerment:

- a) power within- individuals, regarding changes in confidence and consciousness
- b) power to – increase in skills, abilities including earning an income, access to markets
- c) power over- change in power relations within the households, communities
- d) power with organization of the powerless to enhance individual skills and abilities.⁴⁸

2.73 According to Kabeer (2001) women's empowerment has three interrelated dimensions:

- a) **resources**: which are the conditions under which choices are made; b) **agency**: through which choices are made; and c) **achievement**: which are the outcomes of the choices⁴⁹.

2.74 The concept of empowerment can be viewed both as a process as well as a goal. The process aspect of the concept refers to capacity building, training, and skill development, while the outcome refers to increase access to assets and economic resources (Pankaj and Tankha, 2010).⁵⁰

⁴⁵ Sasikumar, D. and N.A. Krishnamurthy. 2009. Training and Development in Women Self-Help in Erode District of Tamil Nadu. *Journal of Contemporary Research in Management*. pp. 87-93.

⁴⁶ TamilNadu State Rural Livelihood Mission: Strategy and Annual Action Plan. Tamil Nadu Corporation for Development of Women. Rural Development and Panchayati Raj department.

⁴⁷ Mishra, Kishore. Nripendra and TulikaTripathi 2011. Conceptualizing Women's Agency, Autonomy and Empowerment. *Economic and Political Weekly*. Vol 46: No. 11. March 12-18. pp. 58-65.

⁴⁸ Gopikala. K. 2014. Life Skills for Women Empowerment: An Overview. *BEST: Internal Journal of Humanities, Arts, Medicine and Sciences*. Vol. 12. 2014. pp. 19-34.

⁴⁹ Kabeer, Naila. (2001). "Reflections on the Measurement of Women's Empowerment "in Discussing Women's Empowerment: Theory, and Practice, Sida studies. No. 3 in Mishra, Kishore, Nripendra and Tulika Tripathi. (2011). pp. 58-65.

⁵⁰ Pankaj, Ashok and Rukmini Tankha. 2010. Empowerment Effects of the NREGs on Women Workers: A Study in Four States. *Economic and Political Weekly*. Vol. 45. No. 30. July 24-30. pp. 45-55.

2.75 Murthy, Josephine Sagayam and Rengalakshmi and Sudha Nair (2008), consider “empowerment” to be a process that would result in women using power to shape their lives, control over the resources, access markets, and shape institutional norms and practices. Empowered women also have self-realization about the power within that has utility value.⁵¹

Kumar, Sasi and N.A. Krishnamurthy (2009) measured empowerment in terms of eight factors: personality, self-concept, knowledge, public relations, responsibility, attitude, administration and flexibility.⁵²

2.76 Guerin, Santosh Kumar and Isabelle Agier (2010) describe the process of empowerment as a complex process. It is a contradictory process, not homogeneous and a linear process. The concept has a subjective dimension. Subjective factors do determine the meaning of empowerment for women. “Patriarchy is characterized by strong male domination but also by ambiguous intrafeminine relationships, where, solidarity, competition, and rivalry coexist. Women’s primary goals within the household and about men seem more a matter of status, dignity and respect than of power per se. Power is ought, but this is expressed mainly in relation to other women, both within kinship groups and among neighbourhoods”⁵³.

2.77 The XII Five Year Plan Report of the Working Group on Women’s Agency and Empowerment, Ministry of Women and Child Development: Government of India Report considers, ‘empowerment’ of women to be a socio-political idea, encompassing notions of dignity and equality, envisioned in relation to the wider framework of women’s rights. It is a process of gaining control over self, over resources and over existing societal perceptions and attitudes and would be achieved only when an improvement in the condition of women is accompanied by an advancement in their ‘position’ by enlarging, the economic, social and political freedoms and choices available to them”⁵⁴.

2.78 Although the programmes of the central and state government are enabling of the empowerment of women, they face several barriers to changes in their lives. They work within the framework of gender bias, gender relations at home and in the community, encounter violence against them, face issues of lack of autonomy, lack of mobility of women, lack of economic, political, social opportunities for women.⁵⁵

2.79 Gopikala (2014) considers women’s empowerment to be a process, the goals of empowerment for women are: to challenge patriarchy, to bring about structural and institutional changes that reinforce and continue to subjugate women, to enable the women to have access to material, informational, and intellectual resources.⁵⁶

2.80 The SHGs, the microfinance and microcredit, entrepreneurship, and skill development programmes of the government were expected to bring about a change in the status of the women in the family, in the community, and bring positive changes in their concept of self and confidence levels.

⁵¹ Murthy, Ranjini. K. Josephine Sagayam, Rengalakshmi and Sudha Nair. 2008. “Gender, Efficiency, poverty reduction and empowerment: reflections from an agriculture and credit programme in Tamil Nadu. India. pp. 101-116. Gender and Development. Vol. 16.No. 1. March. 2008.

⁵² Sasikumar, D. and N.A. Krishnamurthy. 2009. Training and Development in Women Self-help in Erode District of Tamil Nadu. Journal of Contemporary research in Management. pp. 87-93.

⁵³ Guerin, I, Santosh Kumar, and I Agier. 2010. Centre Emile Berheim: CEB. Working Paper. No. 10/053. pp. 1-17. Microfinance and Women’s Empowerment: Do Relationships Between Women Matter? Lessons from Rural South India. Research Institute in Management Sciences

⁵⁴ XII Five Year Plan Report of the Working Group on Women’s Agency and Empowerment, Ministry of Women and Child Development: Government of India Report

⁵⁵ *ibid*.

⁵⁶ Gopikala, K. 2014. “Life Skills for Women Empowerment: An Overview.” BEST. Internal Journal of Humanities, Arts, Medicine and Sciences. Vol. 12. Issue 12. pp. 19-34

Microcredit and Empowerment of Women

2.81 At a theoretical level microfinance, should result in poverty eradication through employment opportunities, create more rural entrepreneurs, enhance the standard of living and have ripple effect in empowerment of other women and the disadvantaged. Self-employment microenterprises are successful in providing employment opportunities to several women (Sooryamoorthy, 2007).⁵⁷

2.82 Microfinance directly would not result in the empowerment of women, but by giving them an opportunity to be financially independent, results in greater sense of independence, autonomy, and confidence. Microfinance and microcredit were the solution to the poverty of rural women. Such programmes had a sustainable impact on the empowerment of women (Swain, 2007).⁵⁸ In her study of SHGs, women became more efficient about activities that are generally considered to be primary functions and duties of women: taking children to school, providing nutritious food to members of the household, showing more interest and taking care of the health and hygiene of the members of the household. Women who had benefitted from microfinance participated in the community activities: taking interest in the problems of the infrastructure of the village--- village road, village school, starting a grocery store, taking an interest in running an adult literacy programme, helping the government with the anti-alcohol programme.

2.83 Women, because of their increased economic participation gained more respect within the household, their status improved in the family. Women were also able to participate in the decision making in the family but were not able to take decisions regarding family planning. Increased mobility, fearlessness and confidence were the result of participating in the micro finance programmes.

2.84 Anjugam, Ramasamy, Balasubramanian (2007) studied the impact of microfinance programme on empowerment of women in two regions of Tamil Nadu: a) a developed region like Coimbatore and b) a less developed region like Ramanathapuram. The two regions had the presence of several SHGs: the NGO led SHGs and the government led SHGs. There was no difference in the impact of government led SHGs in the two regions on women's empowerment.

2.85 The NGO led SHGs had differential impact on empowerment in the less developed and the more developed regions. One significant finding of this study is that microfinance programme had made a stronger impact on the socio-economic and emotional empowerment in less developed regions than the developed regions. The probable explanation is that women had low level of empowerment in the less developed regions before they became members of the SHGs⁵⁹.

2.86 Taking subjective experiences into account, Guerin and others (2010) found that women do experience empowerment, but they interpret the sense of power in terms of respect, honour, status, and dignity rather than power over other men or women. The sense of dignity and respect within the household, neighbourhood, influences their perception of self. They would rather give importance to respect than give importance to an improved sense of power vis-à-vis men of the household or in the community.⁶⁰

⁵⁷ Sooryamoorthy, R. 2007. "Microcredit for Microenterprises or for Immediate Consumption Needs? Sociological Bulletin. Vol. 56. No. 3. (September-December, 2007) pp. 401-413.

⁵⁸ . Swain, Ranjula Bali. 2007. "Can Microfinance Empower Women? Self-help Groups in India." Dialogue: No. 37. pp.61-82. In Dialogue: Microfinance and Gender: New Contributions to an Old Issue.

⁵⁹ Anjugam, M, C. Ramasamy and R. Balasubramanian. 2007. Impact of Micro-finance Programme in Empowering Women: Evidences from Self-Help Groups (SHGs) in Tamil Nadu. Tropical Agricultural Research. Vol. 19: 346-358.

⁶⁰ Guerin, I, Santosh Kumar, and I Agier. 2010. Centre Emile Berheim: CEB. Working Paper. No. 10/053. pp.1-17. Microfinance and Women's Empowerment: Do Relationships Between Women Matter? Lessons from Rural South India. Research Institute in Management Sciences.

2.87 In the study, the women of Tiruvallur and Vellore were not seeking autonomy and independence from men, but more importantly respect and honour. Women compete with other women, this competition is because women socially have always been subordinate to men, they would compete with other women rather than challenge the established patriarchal social system. An empowered woman might disempower other women. Hence, microfinance cannot challenge and dismantle the existing gender hierarchies for women. Women are to be seen as being involved in social situations and facing structural constraints that will determine their sense of power. The external factors like participating in SHGs, microfinance, and employment may not succeed in giving them a sense of agency and empowerment.⁶¹

Entrepreneurship and Empowerment of Women

2.88 Mazumdar and Ahmed's (2015) study on the impact of entrepreneurship on women, is based on the analysis of secondary data. The findings reveal a positive impact of entrepreneurship on the empowerment of women. Changes were seen in the confidence levels of women, status of women in family and the community, education, health, family welfare, family income, and an improved standard of living. It was found that entrepreneurship economically empowered the women and they could make decisions in the family and the men in the family consulted their wives.⁶²

2.89 Pharm, Sritharan (2013), studied a sample of women entrepreneurs in a few selected villages of Erode. The goal of the study was to analyse the problems faced by women entrepreneurs. The women stated that the most important problem faced by them was lack of leadership. This was followed by problems of financial deficit, lack of systematic planning, health issues, lack of awareness of governmental programmes, non-repayment of loans by members, misuse of the group funds by the leaders, lack of education, lack of training, and lack of negotiation skill in the market.⁶³

2.90 Women turn into entrepreneurs as they desire independence, to earn money for a better standard of living, enhanced status in the community, to utilize their own skills and for altruistic reasons of helping other women to start an enterprise.⁶⁴

2.91 The women entrepreneurs of Madurai faced several problems in running and managing their enterprises: marketing challenges in the form of competition from cheaper and substitute products, delayed payment, lacking knowledge of marketing and distribution, lacking financial literacy, lending practices of banks being very restrictive---as the banks need security against loans. As raising a loan was not easy, women in Madurai district used their own savings for their enterprises or borrow from friends or banks. On running their enterprises women found it difficult to manage the production process and sourcing raw materials.

2.92 Women in Madurai had to face dual responsibilities of managing the house and managing the enterprise. Besides these they lacked infrastructure facilities, had issues with risk taking, and found a support system, lacking in the community to deal with the officials. (Marichamy, 2013).⁶⁵

⁶¹ *ibid.*

⁶² Mazumdar, Manashi and Marjina Ahmed. 2015. "Empowerment of Rural Women Through Entrepreneurship. An Overview". *Interdisciplinary Research Journal of Interdisciplinary and Multidisciplinary Studies*. Vol. 1 Issue 1. pp. 165-172.

⁶³ Pharm, Anitha. D. and R. Sritharan. 2013. "Problems being Faced by Women Entrepreneurs in Rural Areas

⁶⁴ Marichamy, E. 2013. "Rural Women Entrepreneurship in Madurai, Tamil Nadu." *Tactful Management Research Journal*. Vol 2. Issue 3. Pp. 1-8.

⁶⁵ *ibid.*

2.93 Murthy, et al. studied women in the Dindigul district who were a participant in M.S. Swaminathan Research Foundation Seed Village Project. The project provided training to unskilled women in seed processing and packaging. Women could avail of loans under government schemes or from the NGOs. The credit from either of these sources was not adequate. They could not avail of meso-credit from the Banks. The study found that economic empowerment of women through, agriculture and credit livelihood programmes may not automatically lead to social and political empowerment (Murthy, Josephine Sagayam and Rengalakshmi and Sudha Nair, 2008).⁶⁶

Skill development programmes and Empowerment of Women

2.94 To translate the facilities given by the government, SHGs and the NGOs and other facilitators, it is necessary for the recipients to have the required skills. Human skills can be categorized into several types. These skills can be acquired through informal and formal training methods and environments.

2.95 Gopikala divides life skills, necessary to deal with everyday problems and face the challenges of life situations, into four types: a) cognitive skills: information gathering, analytical skills, skills of critical thinking; b) personal skills: self-control, self-esteem, confidence building skills; c) goal setting skills: setting a goal, evolving strategies to achieve the goals; and d) interpersonal skills: listening, articulation of needs and feelings, negotiation, being assertive, refusal, developing empathy, advocacy, networking, and persuasion skills.⁶⁷

2.96 There are several skills that would make a person succeed in life. Skills are personal, social, and communication skills. Women to start an entrepreneurship require skills. Being members of SHGs, NGOs, microcredit and microfinance, employment and a regular income does not guarantee empowerment. There are several employment opportunities that can be availed of in the rural areas, but specific jobs require specific skills.

2.97 Murthy (et.al, 2008) found that women needed negotiating skills, skills to apply for licenses, basic English comprehension skills, access to legal information, contract management skill (to know if the conditions of the contract are being met or not), access to insurance policies, risk management skills, and skills to negotiate with bank manager for more credit.⁶⁸

2.98 Akram (2012) states that for an economy to grow, to be more productive, innovative and competitive, requires a skilled and trained work force. The Report of the task force on skill development acknowledges that skill development takes place in the rural areas in an informal way—at home, by the family members. Akram suggests vocationalization of education that will help an individual to face any situation in life.⁶⁹ Deeppa (2011) in a study of women of Nilgiris found that the women went through a series of training programmes, that included maintenance of registers, personality development, communication skills and entrepreneur development training.⁷⁰

⁶⁶ Murthy, Ranjini. Josephine Sagayam and Rengalakshmi and Sudha Nair, 2008. "Gender, Efficiency, Poverty Reduction, and Empowerment: Reflections from and Agriculture and Credit Programme in Tamil Nadu. India. Gender and Development. Vol. 16. No. 1.

⁶⁷ Gopikala, K. 2014. "Life Skills for Women Empowerment: An Overview." BEST. Internal Journal of Humanities, Arts, Medicine and Sciences. Vol. 12. Issue 12. pp. 19-34

⁶⁸ Murthy, Ranjini. Josephine Sagayam and Rengalakshmi and Sudha Nair, 2008. "Gender, Efficiency, Poverty Reduction, and Empowerment: Reflections from and Agriculture and Credit Programme in Tamil Nadu. India. Gender and Development. Vol. 16. No. 1.

⁶⁹ Akram, Mohammad. 2012. Formal Education, Skill Development and Vocationalization: The Missing Link in India. Research on Humanities and Social Sciences. Vol. 2 no. 8 pp. 142-147.

⁷⁰ Deeppa, K. Todamarla Anupama and Inumula Krishnamurthy. 2011. "An NGO Approach in Promoting Sustainable Community Development: A Case on RDO at Nilgiris District. International NGO Journal. Vol. 6 (6). pp. 144-151.

2.99 Bhattacharya in a study found that mobile phones and women's ability to use the same provided knowledge, information, and networking abilities to women. The women could market the products better and could acquire a better price for their products, thereby, curtailing the power of the middle men.⁷¹ Arivanandan (2013) studied three selected villages in Tiruchirappalli district of Tamil Nadu. The women because of cell phones were more involved in decision making and could find jobs in different areas, resulting in their freedom of movement.⁷²

2.100 "Gender and Rural Employment Policy Brief #2 (2010): Investing in Skills for Socio-economic Empowerment of Rural Women" has enunciated a policy suitable for empowering rural women.

- quality and quantity of gender-responsive vocational education and training institutions
- support, design and deliver gender-responsive community based training, initiatives, including skills training in employment-intensive infrastructure programme
- reducing financial barriers of rural women to access skills training
- timing and location of training, flexible curricula to fit rural women's needs
- increasing the number of trainers, gender awareness training to trainers, train the trainers and women regarding sexual harassment, gender stereotypes.⁷³

2.101 Based on the analysis of the secondary data and literature review, certain conclusions can be drawn regarding the issue of micro-enterprises and empowerment of women.

- Women in rural areas require training and skills to increase their employability;
- If agricultural labour does not attract much income women need to look for non-traditional occupations;
- Literacy and education are necessary; vocational training would have significant impact on the employability of women;
- Gender-mainstreaming should be a part of the planning process of all the plans and programmes of the central and the state governments;
- Gender budgeting should be mandatory in all the departments of the government;
- The trainers of the trainers should sensitize the trainers about gender;
- Traditional knowledge and wisdom should be utilized;
- Empowerment of a woman should not translate into disempowerment of another women; women should be made aware of the impact of the patriarchal social system on women as a collectivity;
- Banking system should not emphasize excessively on loan repayment;
- The banking procedures should be comprehensible to the women;
- The banks should be aware of bank-forced dropouts from the SHG system;
- Necessary to monitor the utilization of loans.

Tamil Nadu Rural Transformation Project - Project Design

2.102 The syntheses report of the UN Secretary General on the post-2015 sustainable development agenda sees the approach towards ending poverty, transforming all lives and protecting the planet by 2030. It is aptly designated as the road to dignity. Among the six essential elements to deliver sustainable development, there is a clarion call to

- a) End poverty and fight inequality
- b) Ensure healthy lives, knowledge and inclusion of women and children, and

⁷¹ Bhattacharya, Mausumi. Mobile Phone: A New Tool to Empower Rural Women in India with Special Reference to Bolpur---- Santineketan." A Post-Doctoral Research: Supported By. International Association of Women in Radio and Television.

⁷² Arivanandan, M. 2013. "Socio-Economic Empowerment of Rural Women through ICTs." International Journal of Rural Studies. Vol. 20. No. 2. pp. 1-7.

⁷³ Gender and Rural Employment Policy Brief #2 (2010): Investing in Skills for Socio-economic Empowerment of Rural Women

c) Grow a strong, inclusive transformative economy.

2.103 Development process will leave a positive impact only if there is space for transformation and inclusion. It is important to realize that “All that is valuable in human society depends upon the opportunity for development accorded to the individual” (Albert Einstein).

2.104 The rural economy of Tamil Nadu has undergone significant changes though the progress is uneven and insufficient. The Millennium Development Goals have greatly guided the success of a wide - ranging set of programmes implemented by the government.

2.105 Tami Nadu's rural economy is now poised for a change so as to ensure that poverty is eradicated and a mechanism is put in place to give opportunities for everyone to share the prosperity. The adoption of these two goals, namely, poverty reduction and boosting shared prosperity marks a significant shift for the World Bank.

2.106 Rural transformation process crucially depends on how institutions are established with a view to create market support for those who are involved in productive activities. Developed markets, more global, inclusive and integrated offer more opportunity of choice. Under developed market that are present in poor counties are generally local and segmented. Therefore, institutions must be able to combine human capabilities and available technologies; institutions must connect communities of productive enterprises through open information flows and open trade; lastly institutions must facilitate innovations to cut high transaction costs and promote competition. World Development Report 2000/2001 stressed that poor people bear the greater burden of institutional failure and they are often vulnerable to macro economic crisis and natural disasters.

2.107 The TNRTP is a significant project initiative by the World Bank to consolidate the gains of rural economic development in Tamil Nadu and social progress. As stated earlier this project is to be appreciated in combination with TNEPRP and the NRLM. Project Design and Guiding Principles of TNRTP are stated here:

A. Context

1. Align project outcomes with Tamil Nadu's Vision 2030.
2. Leverage opportunities from overall state growth story for rural transformation.

B. Project Beneficiaries

1. Project with focus on households and women as representatives of the households.
2. All the beneficiaries are to have SHG membership and have assets skills and resources.

C. Social Inclusion

1. Community oriented market-led investments
2. Enhancing greater outcomes
3. Focus on marginalized, differently abled, tribals and youth
4. Partnership with private sector and convergence with public investment
5. ICT enabled approach.

2.108 TNRTP directs its attention on the following areas of implementation

- i) Enterprise Promotion
- ii) Creating job opportunities

- iii) Value Chain Based Approach
- iv) Convergence with existing skills training programmes
- v) Public – Private Partnerships
- vi) Leveraging the strength of existing Community Based Organizations
- vii) Investment driven by market opportunities and by Community-Centred Investment plans.

2.109 All the above focus area renders it possible to integrate production, investment, marketing and skills to make productive activities to accomplish the project outcomes.

2.110 Project Development objective (PDO) is “to promote rural enterprises, access to finance and employment opportunities in 120 project blocks of Tamil Nadu”. TNRTP will be operational in 26 districts focusing on 120 non-TNERP blocks and 3994 Village Panchayats of Tamil Nadu. The project will work with a total of 436,000 targeted households that are connected with SHGs, out of which 325,000 households will be organized into Producer Collectives and Enterprise Groups. The project will support around 6620 individual entrepreneurs; and 87,000 youth - 40,000 through convergence with existing flagship government skilling schemes and 40,000 through community-based skilling provision; 6,400 service providers in focus value chains; and 600 entrepreneurs in project districts. The project implementation will be rolled out in a phased manner, in the first 8 months 26 blocks will be taken up for implementation in all project districts, followed by 52 blocks by end of 12 months and the remaining 42 blocks by the end of 18 months from initiation of project implementation.

2.111 Project components of TNRTP along with sub components portray the sequencing of project implementation. Following account gives the details pertaining to the scope of components and their respective sub components.

Component 1: Business Ecosystem Development and Enterprise Promotion

2.112 The component objective is to create an enabling environment for promotion and strengthening of enterprises and job creation. The overall focus of this component is to identify market and value chain development opportunities, support business conditions development in the project areas.

2.113 **Sub-component (1a) Inclusive Strategic investments, Analytics, and Planning:** Sequencing of the three activities in this subcomponent (District Diagnostic Study, Value-Chain Analysis, and Participatory Investment Plans) is essential for the successful implementation of the whole component which requires both process-based and analytical stages to be intertwined. Robust analysis can maximize the impact of TNRTP instruments on beneficiaries to the extent it can match real challenges and market-based opportunities, on one side, with local capabilities and constraints to growth faced by producer organizations and entrepreneurs, on the other. Moreover, facilitation of a participatory process also plays a pivotal role in securing local ownership of the overall development effort. Therefore, both elements must permeate across the three activities included in this sub-component.

2.114 **Sub-component (1b) Business Development Support Services:** Critical gaps in access to business development services, technology and skills, difficulties in acquiring required legal licenses and formalities, and secure finance; challenges most of the start-ups and existing businesses and enterprises to expand. The changes in the business ecosystem and market dynamics pose challenges to the entrepreneurs and at times act as entry barriers particularly in rural Tamil Nadu. The provision of business development support services particularly to the producer organizations and enterprises, to be developed under Component 2 and funded by Component 3, thus assumes critical importance.

2.115 **Sub-component (1c) Enterprise promotion and Value chain strengthening:** This component is arguably the most crucial one for the concept and implementation of

TNRTP under consideration. The main objective is to promote producer collectives and individual enterprises for taking up economic activities linked to the value-chain opportunities. Thus, it opens up a two-pronged strategy; that is first to promote and sustain entrepreneurial capabilities among the identified beneficiaries. This would eventually lead to setting up of individual or group enterprises of differing size and scales. Enterprises thus planned could be classified into Nano Enterprise, Micro Enterprise and Small Enterprise based on estimated investment per unit. The second aspect of this objective is to establish a link between economic activities and value-chain opportunities.

2.116 The business ecosystem includes various stakeholders including Value Chain actors, who need to be effectively connected with the enterprises to be developed within the project. Activities under this sub-component will aim to forge partnership with key stakeholders (public/private/research/academia) and leverage expertise of partners to engage in specific win-win opportunities and to ensure post project sustainability of the project initiatives. This will help create collaborative opportunities for the enterprises for accessing additional resources, leverage infrastructure, gain technology and business knowledge, and access market thus advancing the value chains and ensuring enterprise growth.

2.117 In accordance with this component, under enterprise promotion the project envisages to identify entrepreneurs specifically for different types of enterprises for individual or group enterprises. These enterprises can be set up in rural or peri-urban areas and must be in the prioritized value chains. These enterprises may employ the youth from targeted project areas and use resources from the selected rural areas. In the case of group enterprises, the project will identify farm, off-farm and non-farm producers and mobilize them into Producer Groups (PGs) and Producers Collectives (PCs). The implementation work on enterprise promotion will be carried out by the project team with technical help. Ma Ka Mai's will play an important role in the promotion and facilitation of group enterprises.

2.118 Therefore, Sub Component 1c with its subcomponents renders a plan for economic viability of entrepreneurial projects. TNRTP aims to integrate entrepreneurial development and enterprise promotion facilitated by establishment of a dynamic financial infrastructure. The objective is to promote producer collectives and individual enterprises for taking up economic activities linked to the value-chain opportunities

2.119 Sub-component Enterprise Promotion: The project will promote two types of enterprises – individual enterprise and group enterprise. These enterprises would be in farm or off-farm sector, based on the value chain prioritized by the Component 1. The approach of identification and promotion for both set of enterprises will be vastly different; hence the sub-component is classified into broader category of activities i.e. individual enterprise and group enterprise promotion.

2.120 Individual enterprises: The Value Chain Analysis (VCA) will identify various opportunities for the entrepreneurs willing to participate and benefit. However, willingness will not be the only criteria for identification of the entrepreneur to set-up an enterprise. Each aspiring entrepreneur will undergo a business planning process that will give them a chance to reflect on their business and refine it based on the technical inputs.

2.121 Group enterprises: The project target households will be primarily located in the rural areas, with high likelihood of these household engaged in the farm and off-farm sectors with a sub-set of households engaged in the non-farm sector. Hence, this component will identify farm, off-farm and non-farm producers, and mobilize them into Producer Groups and higher level Producer Collectives. These groups would comprise of producers aligned with the prioritized value chains and in exceptional cases may belong to certain niche farm or off-farm activities arising out of the local context.

2.122 This sub-component will contribute to transition of MSME sector to become more commercialized and promote their linkages with the formal financial sector. Except for the community-based instrument to finance the business of common livelihood groups, the financial instruments under the project (such as grants and credit guarantees) will leverage existing resources of the financial sector.

2.123 It is expected that the sub-component will contribute to the design, promotion, and implementation of transformational ideas that use technology, innovation, and partnerships to tackle development challenges in Tamil Nadu.

Component 2: Enterprise Business Plan Financing and innovations

2.124 In accordance with the above component it can be further subdivided into two sub-components such as:

- a) Business Plan Financing
- b) Innovation Promotion Fund

2.125 **Sub Component (2a): Business Plan Financing** Will contribute to MSME sector to become more commercialized and promote their linkages with the formal Financial Sector. All enterprises will be required to have aailable business plan and only financially viable enterprises with access to markets will be supported. Under this project, provision will be made for two kinds of funds namely (a) a Fund for Financing enterprise business plan which will be established for (i) higher level produces collectives and (ii) MMSEs, first time entrepreneurs, women-led business and other rising business; and (iii) Credit Guarantee Facility (CGF) will be set up to facilitate access to finance for the MMSEs, start-ups, social and green enterprises, business led by women, youth and differently abled.

2.126 **Sub Component (2b): Innovation Promotion Fund** is established to contribute to the design, promotion and implementation of transformational ideas that use technology, innovation and partnerships. Thus, sub component will consist of these major in interventions which are

- i) Tamil Nadu Transformation Market Place
- ii) Project Implementations Innovation and
- iii) Pilots-Induced thematic innovators which will focus on farm pilots.
 - a) Agri Food Hub
 - b) Green Enterprise
 - c) Tribal Handicrafts

Component 3: Skilling and Job Opportunities

2.127 “The main aim of this component is to enhance access of poor and marginalized population in lagging regions tofills in the growth clusters: and to support enterprise development through ensuring an adequate supply of skilled labourers”. This component will support sustainable institutional framework including industry association partnerships and regular industry consultations to more funds a demand-led model of training provision and job placements. It seeks to develop training capacity where it is lacking in identified sectors through strategic partnerships. This component aims to provide intermediation services such as counseling for search assistance and logistical support for training and post-training for placements; and also support for institutional frameworks and mechanisms at the community level to ensure greater transparency and accountabilities of skills training provision at the local level. This component will have following sub-components.

2.128 **Sub Component (3a): Partnerships and convergence:** Here the focus is on linking training apprenticeship and placements in partnership with industry associations, employee outreach focusing on micro and small enterprises and adding sills needs of enterprises promoted under this project. The emphasis will be on pre-and post-training services to enhance employment outcome. Institutional linkages will facilitate job placements with reference to the training in skill development.

2.129 **Sub Component (3b): Community Based Skilling:** This will help build local implementation capacity. TNRTP will support strengthening of local capacity in mobilization counseling and assessment, and job search assistance; and will work on converging financing for training from existing government schemes, with only gap financing of critical activities under the project.

2.130 **Sub Component (3c): Skills Fund for Pilots and Special Sub Projects:** Project will support a dedicated skills fund that will support pilots and skills sub projects on specific focus areas including increased participation and employment of woman; agriculture and agri-processing skills, farm mechanization skills and employment; and community centric skill project proposals.

2.131 **Youth Mobilization:** The main objectives of the skilling component is to link youth from target households to wage and self-employment opportunities; and to enhance needed skills to support value chain development and enterprise growth in selected sub-sectors that the project focuses on.

2.132 **Community Skills School:** The project will seek to promote self-employment and entrepreneurship based skills training programs aligned to the overall focus subsectors of the project, i.e., horticulture, textiles and other prioritized sub-sectors.

Component 4: Results Monitoring and Implementation Support Systems

2.133 **Sub Component (4a): Implementation Support Systems:** Primary agency responsible for implementation of the TNRTP will be the Pudhu Vaazhvu Society set up by the Government of Tamil Nadu. The institutional arrangement is divided into two parts (a) Governance structure which focuses on overall strategies, policies and the macro level governance aspect of the project; and (b) management and implementation structure which looks after the day to-day management and implementation aspects of the project. This sub-component will focus on organizational restructuring, bringing in new skills for implementation (particularly expertise on value chain will be brought-in by establishing a value chain unit within the implementation structure), provide exposure and learning opportunities to project staff. It will also have provision for reskilling and strengthening the capacity of some of the existing staff, as well as other direct stakeholders that will be involved in implementation of project activities; and will support incremental, specialized human resource costs (full and part-time) for the project; incremental administration costs for travel, financial management and internal/external audit, and procurement; equipment to support overall project implementation; and there will also be a provision for demand based technical assistance and capacity building for enhancing technical and management skills for improving project implementation.

2.134 **Sub Component (4b): Monitoring and Evaluation:** Project related M&E activities, including baseline surveys, establishment of input and output monitoring systems, process monitoring, impact assessments, research studies, acquisition of necessary software, applications and development of ICT under project components and establishment of a project MIS. The Monitoring and Evaluation (M&E) system represents a core component in the implementation of TNRTP. Given the crosscutting and interconnected nature of the project, the project team has proactively engaged in the development of the M&E framework which will be used to track project progress and performance, support result-based management, improve accountability for results, enable timely identification of problems and corrective actions, and enable learning and evidence-based decision making processes at all levels of project implementation.

2.135 **Sub Component (4c): Knowledge communication and Learning Systems:** This will support exposure visits to national and global good practices. Project funds will facilitate knowledge inputs for learning and a system to generate knowledge from piloting and

incubation of innovative ideas implemented under other components. Support for strategic communication activities to ensure wider awareness building about the project achievements. It will also capture successes for brand building purposes for all internal and external stakeholders and opinion makers. Support development of an integrated project website and strategic communications.

Policy and Legal Framework

2.136 In this section an overview of applicable laws and policy governing safeguards for women is presented.

Equal Remuneration Act, 1976

2.137 The Act that gives effect to Article 39 of the Constitution of India 'the State shall direct its policy, among other things, towards securing that there is equal pay for equal work for both men and women.

2.138 Section 4 of the Act stipulates that it is the duty of the employer to pay equal remuneration to men and women workers for same work or work of a similar nature. Section 5 of the Act stipulates that the employer should not make any discrimination in recruitment for the same work or work of a similar nature, or in any condition of service subsequent to recruitment such as promotions, training or transfer, against women except where the employment of women in such work is prohibited or restricted by or under any law for the time being in force.

The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013

2.139 An act that aims at providing a sense of security at the workplace that improves women's participation in work and results in their economic empowerment.

2.140 The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 requires an employer to set up an "Internal Complaints Committee" (ICC) and the Government to set up a 'Local Complaints Committee' (LCC) at the district level to investigate complaints regarding sexual harassment at workplace and for inquiring into the complaint in a time bound manner.

2.141 The Act defines on what amounts to sexual harassment. Subjecting a woman to unwelcome sexually determined behaviour (whether directly or by implication) by physical contact and advances, a demand or request for sexual favours, sexually coloured remarks, showing pornography, any other unwelcome physical, verbal or non-verbal conduct of sexual nature. Presence of occurrence of circumstances of implied or explicit promise of preferential treatment in employment, threat of detrimental treatment in employment, threat about present or future employment, interference with work, creating and intimidating or offensive or hostile work environment humiliating treatment likely to affect the lady employee's health or safety.

2.142 The Act also defines a workplace as government bodies, private and public sector organizations, non-government organizations, organizations carrying on commercial, vocational, educational, entertainment, industrial, financial activities, hospitals and nursing homes, educational institutes, sports institutions and stadiums used for training individuals. It also includes places visited by employees during the course of employment or for reasons arising out of employment-including transportation provided by the employer for the purpose of commuting to and from the place of employment. Further a dwelling place or a house is also a workplace and an enterprise (owned by individuals or self-employed workers) where the number of workers is less than ten is also a workplace.

2.143 As per provisions of the Act, the employer has to provide a safe working environment, display conspicuously at the workplace, what constitutes sexual harassment,

the penal consequences of indulging in acts that may constitute sexual harassment and the composition of the Internal Complaints Committee (ICC). Employer has to organize workshops and awareness programmes at regular intervals for sensitizing employees on the issues and legal implications of sexual harassment at workplace and organizing orientation programmes for members of the ICC. Employer should treat sexual harassment as misconduct under the service rules and initiate action for misconduct.

2.144 The aggrieved female employee must file a written complaint within 3 months of the date of the incident and the inquiry has to be completed within 90 days. The inquiry report has to be issued within 10 days from the date of completion of inquiry and the employer is required to act on the recommendations of the committee within 60 days of receipt of inquiry report. Appeal against the decision of the committee is allowed within 90 days of the date of recommendations.

The Minimum Wages Act, 1948

2.145 The Minimum Wages Act is an Act that provides for fixing minimum rates of wages in certain employments, more defined in the Schedule. Further Section 27 of the Act empowers the State to add in an employment to the schedule.

2.146 Section 4 provides for minimum rate of wages fixed or revised by the appropriate Government consisting of (i) a basic rate of wages and a special allowance at a rate to be adjusted, at such intervals and in such manner as the appropriate Government may direct, to accord as nearly as practicable with the variation in the cost of living index number applicable to such workers; or (ii) a basic rate of wages with or without the cost of living allowance, and the cash value of the concessions in respect of supplies of essential commodities at concession rates, where so authorized; or (iii) an all-inclusive rate allowing for the basic rate, the cost of living allowance and the cash value of the concessions, if any.

2.147 Section 5 deals with the procedure for fixing and revising the minimum wages, in fixing minimum rates of wages in respect of any scheduled employment for the first time under the Act or in revising minimum rates of wages so fixed.

However, in reality, neither industry bodies nor the State have seriously implemented the Minimum Wages Act. Further, India is yet to ratify the United Nations' Convention No. 131 (adopted in 1970) on Minimum Wage Fixing.

Indian Penal Code, 1860

2.148 The legal provisions of the Indian Penal Code for crimes against women and the corresponding punishment is given below.

Section IPC	Offence	Punishment	Bailable / Non-Bailable
354	Assault or use of criminal force to woman with intent to outrage her modesty.	Imprisonment for one year or may extend to five years, with fine.	Cognizable and Non Bailable
354A	Sexual Harassment of the nature of unwelcome physical contact and advances or a demand or request for sexual favours, showing pornography.	Imprisonment up to three years or both.	Cognizable and Bailable.
	Sexual harassment of the nature of making sexually coloured remark.	Imprisonment up to one year, or with fine, or with both.	Cognizable and Bailable

National Commission for Women Act, 1990

2.149 Under the National Commission for Women Act, a statutory body namely the National Commission for Women was set up in 1992. The commission's mandate is to: (i) review the Constitutional and Legal safeguards for women; (ii) recommend remedial legislative measures; (iii) facilitate redressal of grievances; and (iv) advise the Government on all policy matters affecting women.

World Bank Operational Policy OP 4.12 on Involuntary Resettlement (July 2013)

2.150 The objectives of the World Bank's policy with regard to involuntary resettlement are: (i) involuntary resettlement should be avoided where feasible, or minimized, exploring all viable alternative project designs; (ii) where it is not feasible to avoid resettlement, resettlement activities should be conceived and executed as sustainable development programs, providing sufficient investment resources to enable the persons displaced by the project to share in project benefits and displaced persons should be meaningfully consulted and should have opportunities to participate in planning and implementing resettlement programs; (iii) displaced persons should be assisted in their efforts to improve their livelihoods and standards of living or at least to restore them, in real terms, to pre-displacement levels or to levels prevailing prior to the beginning of project implementation, whichever is higher.

Relevance: OP 4.12 is not triggered in TNRTP as the project does not involve any activity that will cause involuntary resettlement. The project components aim at promoting rural enterprises, through access to finance, through value added economic activities and by increasing employment opportunities. Lands required, if any, for the sub projects would be organized by beneficiary groups/enterprises through open market land purchase or leasing arrangements. A data base of all land transactions would be maintained and monitored for adverse impacts if any.

World Bank Operational Policy OP 4.10 on Indigenous Peoples⁷⁴ (April 2013)

2.151 The World Bank's policy on Indigenous Peoples requires the project proponent to engage in a process of free, prior, and informed consultation. Free, prior and informed consultation results in broad community support to the project by the affected Indigenous Peoples. Such projects should include measures to (a) avoid potentially adverse effects on the Indigenous Peoples' communities; or (b) when avoidance is not feasible, minimize, mitigate, or compensate for such effects. Project should also be designed to ensure that the Indigenous Peoples receive social and economic benefits that are culturally appropriate and gender and inter-generationally inclusive.

2.152 There are no schedule areas in Tamil Nadu and the State only has Tribal Advisory Councils. There are 10 Integrated Tribal Development Areas (ITDA) wherein one or more blocks in which the Scheduled tribe population is 50 percent or more, they are in the 7 districts viz. Salem (Yercaud, Pachamalai, Aranuthumalai and Kalrayan Hills); Namakkal (Kolli Hills); Villupuram (Kalrayan Hills); Thiruvannamalai (Jawadha Hills); Trichirapalli (Pachamalai Hills); Dharmapuri (Sittheri hills); and Vellore (Jawadhu Hills and Yelagiri Hills). TNRTP has prepared a separate Tribal Development Plan (TDP) to document the free, prior and informed consultation with Tribal community leading to broad community support for the proposed project and measures to ensure the effective participation and benefits to tribal communities from the interventions proposed for the benefit of Tribal communities.

⁷⁴ Indigenous peoples refers to distinct, vulnerable, social and cultural group possessing the following characteristics in varying degrees: (i) self identification as members of a distinct indigenous cultural group and recognition of this identity by others; (ii) collective attachment to geographically distinct habitats or ancestral territories in the project area and to the natural resources in these habitats and territories; (iii) customary cultural, economic, social, or political institutions that are separate from those of the dominant society and culture; and (iv) an indigenous language, often different from the official language of the country or region

The Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013 (Act 30 of 2013) (RFCTLARR)

2.153 The act provides for a transparent process and fair compensation in land acquisition for public purpose and provides for rehabilitation and resettlement of land owners and those affected by land acquisition. This act came into effect on January 01, 2014 and the Land Acquisition Act, 1894 stands repealed. The Central Government has notified January 01, 2014 as the effective date of the Act, in accordance with Sec 1(3) of RFCTLARR Act.

Relevance: In TNRTP, no land acquisition is envisaged and hence this act will have no relevance in this project.

3. Survey Design and Methodology

Study Objective

3.1 The objective of the study was to assess the current status of women, and their households' socio-economic condition, including livelihood initiatives.

3.2 The specific tasks that was required to be undertaken to achieve the above objective included: (i) a review of the demographics of the project areas with respect to households of rural women, youth, differentially abled, vulnerable households, minority, scheduled caste and scheduled tribe to understand the current status of access to and membership in social and economic institutions, current livelihoods, opportunities, and challenges including requirements of investments to benefit from project supported investments; (ii) an assessment of potential positive and negative social impacts of proposed activities that would provide inputs to enhance positive impacts and reduce or mitigate negative impacts; and (iii) consultations with all relevant stakeholders but more specifically with the community to ensure free, prior and informed consultations, seek their inputs into the project design, to discuss the positive and negative impacts of the proposed project and benefit enhancement and risk mitigation strategies.

Methodology

3.3 The study involved collection of primary data through a household survey in 4-Pilot Districts and review of secondary data. The 4-Pilot Districts viz. *Cuddalore*, *Namakkal*, *Virudhunagar* and *Tirunelveli* were selected by TNRTP for targeted interventions before scaling up the project to the State level.

3.4 A sample of 1735 households was selected through *Multistage sampling with pps* (probability proportionate to size) method spread across the 4-Pilot Districts. Within each Pilot District, Blocks were selected by *pps* method and in all 10 Blocks were selected spread across the 4-Pilot Districts. Within each Block, Village Panchayats were selected by *pps* method and in all 83 Village Panchayats were selected spread across the 4-Pilot Districts. In each Village Panchayat, 20-households were selected randomly from the TNSRLM's master list of beneficiary households that had been identified through a participative manner as part of the Participatory Identification of Poor (PIP).

3.5 The PIP also categorises the beneficiaries as very poor, poor, middle and rich and table 3.1 provides the population categorisation in the sample blocks.

Table 3.1: District wise Sample Block Population

District	Beneficiary Identified Under PIP Percentage of Different Category				
	Very Poor	Poor	Middle	Rich	Total
Cuddalore	12.5	16.7	53.8	17.0	100
Namakkal	8.0	22.1	50.8	19.1	100
Tirunelveli	8.6	17.5	57.4	16.5	100
Virudhunagar	5.8	15.0	66.2	12.9	100
Nilgiris	7.6	28.7	61.9	1.8	100

3.6 The PIP category of the samples selected through *Multistage sampling with pps* in the sample village panchayats is given in Table 3.2. The sample Village Panchayats is given in Table 3.3.

Table 3.2: District wise Samples Categorised by PIP Category

District	Samples Categorised by PIP Category Percentage of Different Category				
	Very Poor	Poor	Middle	Rich	Total
Cuddalore	13.3	17.8	55.6	13.3	100
Namakkal	10.3	11.5	56.3	21.8	100
Tirunelveli	7.8	15.9	65.3	10.9	100
Virudhunagar	10.5	14.2	67.6	7.7	100

3.7 In addition to the household survey in the 4-Pilot Districts, a household survey amongst tribal communities was undertaken in *Kothagiri* Block of *Nilgiris* District. A sample of 135 tribal-household were selected randomly spread across 7 Village Panchayats that were selected by *pps* method.

3.8 The household survey involving the women of the household as the primary respondent was undertaken between December 26, 2016 and January 12, 2017 by a team of 73 enumerators, supervised by 9 field supervisors and guided by 5 senior survey coordinators. The questionnaire pre-tested and administered in the field is given as Appendix-III.

3.9 Focused Group Discussions (FGDs) and case studies were undertaken to supplement the household survey. The consultations are summarised in Chapter-5 and the details of FGDs with their locations is given in Appendix-I. Secondary data on rural poverty reduction through skill development, micro-credit and micro-enterprises was collated along with socio-economic and demographic data of the pilot districts.

3.10 The survey did have its own difficulties during administration such as members from the sample list having migrated and the phone numbers having changed. These were overcome by increasing the randomly generated sample list from 20 to an additional 5 to cover the absentees.

Sampling Error

3.11 The SE (Sampling Error / Standard Error) has been computed assuming maximum variation of proportion ($p=0.5$) for a sample of 1735 and the estimates are obtained with a minimum of 95% confidence and 5% accuracy.

$$SE = Z_{\alpha} * \left(\frac{\sqrt{pq}}{\sqrt{n}} \right) = 0.0235 \text{ or say } 2.4\%$$

where

Z_{α} = 1.96 for 95% confidence interval

p = sample proportion

q = 1-p

n = sample size

Table 3.3: District wise Sample Village Panchayats

SNo	Dist No	Block	Panchayat No	Panchayat name	Population
Cuddalore District					
1	3	Panruti	2	Anguchettipalayam	8313
2	3	Panruti	4	Elandampattu	2186

SNo	Dist No	Block	Panchayat No	Panchayat name	Population
3	3	Panruti	5	Kadampuliyur	6648
4	3	Panruti	11	Kilmambattu	7392
5	3	Panruti	14	Lakshminarayanapuram	12648
6	3	Panruti	15	Maligampattu	4632
7	3	Panruti	20	Melkangeyankuppam	1828
8	3	Panruti	21	Melmambattu	4346
9	3	Panruti	26	Perperiyankuppam	6431
10	3	Panruti	39	Veerapperumanallur	5206
11	3	Kurinjpadi	2	Aduragaram	3481
12	3	Kurinjpadi	5	Ambalavanampettai	3408
13	3	Kurinjpadi	12	Guruvappanpettai	823
14	3	Kurinjpadi	16	Karunguli	5449
15	3	Kurinjpadi	18	Keelur	6951
16	3	Kurinjpadi	30	Puliyur	6723
17	3	Kurinjpadi	36	Tayilgunampattinam	2533
18	3	Kurinjpadi	38	Tirttanagari	3556
19	3	Kurinjpadi	43	Vadakuthu	14772
20	3	Kurinjpadi	44	Valudambattu	8900
21	3	Kurinjpadi	50	Indira Nagar	8600
22	3	Parangipettai	1	Ariyeekoshti	6127
23	3	Parangipettai	7	C.Kothangudi	4643
24	3	Parangipettai	13	Kezhanuvampattu	3269
25	3	Parangipettai	24	Pallipadai	6369
26	3	Parangipettai	33	Thatchakkadu	1974
27	3	Parangipettai	34	Thirukazhipalai (Kezh)	1105
28	3	Parangipettai	40	Velangipattu	3324
Namakkal district					
29	8	Pallipalayam	1	Ellandaikuttai	16160
30	8	Pallipalayam	1	Ellandaikuttai	16160
31	8	Pallipalayam	2	Kadachanallur	13001
32	8	Pallipalayam	3	Kalaiyanur	9185
33	8	Pallipalayam	4	Kalaiyanur Agraharam	1436
34	8	Pallipalayam	5	Kokkarayanpettai	5907
35	8	Pallipalayam	6	Kuppandapalayam	12963
36	8	Pallipalayam	15	Thathankuttai	24708
37	8	Tiruchengode	2	Andipalayam	2662
38	8	Tiruchengode	9	Iraiyamangalam	2748
39	8	Tiruchengode	12	Karuveppampatti	8128
40	8	Tiruchengode	26	Vattur	5478
41	8	Tiruchengode	21	Thanneerpandalpalayam	3461
42	8	Tiruchengode	25	Varagurampatty	8866
Virudhunagar District					
43	27	Virudhunagar	1	Alagapuri	1362
44	27	Virudhunagar	5	Chathirareddipatti	5360

SNo	Dist No	Block	Panchayat No	Panchayat name	Population
45	27	Virudhunagar	16	Kattanarpatti	1794
46	27	Virudhunagar	17	Kooraikundu	22361
47	27	Virudhunagar	17	Kooraikundu	22361
48	27	Virudhunagar	13	Inamkasireddiapatti	2870
49	27	Virudhunagar	23	Maruluthu	1476
50	27	Virudhunagar	50	Thulukkapatti	2934
51	27	Virudhunagar	53	Vadamalaikuruchi	2135
52	27	Rajapalayam	4	Chockanathanputhur	6584
53	27	Rajapalayam	6	Ganapathisundaranachiyarpuram	2134
54	27	Rajapalayam	14	Melarakularaman	12978
55	27	Rajapalayam	14	Melarakularaman	12978
56	27	Rajapalayam	24	Sholapuram	8164
57	27	Rajapalayam	25	Sivalingapuram	1845
58	27	Rajapalayam	36	Dhalavoipuram	5474
59	27	Rajapalayam	28	Sundararajapuram	4370
Tirunelveli District					
60	29	Kadayam	2	Anajaperumalnadanoor	5297
61	29	Kadayam	6	Kadayam	5430
62	29	Kadayam	7	Kadayam Perumpathu	6861
63	29	Kadayam	12	Kila Ambur	6233
64	29	Kadayam	8	Kilakadayam	8876
65	29	Kadayam	9	Madathoor	1594
66	29	Kadayam	22	Vengadampatti	10438
67	29	Nanguneri	1	A.Sathankulam	3408
68	29	Nanguneri	4	Ariyakulam	2874
69	29	Nanguneri	9	Iltamozhi	6529
70	29	Nanguneri	20	Sadayaneri(Venkatarayapuram)	2543
71	29	Nanguneri	25	Thottakudi	4297
72	29	Nanguneri	27	Vadaku Vijayanarayam	4838
73	29	Nanguneri	24	Therkunanguneri	2948
74	29	Keezhapavur	3	Avudaiyanoor	11562
75	29	Keezhapavur	9	Keelavellakkal	1750
76	29	Keezhapavur	4	Gunaramanallur	12982
77	29	Keezhapavur	7	Kallurani	9694
78	29	Keezhapavur	14	Pethanadarpatti	8490
79	29	Keezhapavur	15	Poolankulam	8249
80	29	Keezhapavur	16	Rajagopalaperi	4120
81	29	Keezhapavur	19	Thuthikulam	1310
82	29	Keezhapavur	12	Melappavur	4820
83	29	Keezhapavur	20	Tippampatti	9193
The Nilgiris District					
84	14	Kotagiri	2	Denad	8284
85	14	Kotagiri	3	Jackanarai	9553
86	14	Kotagiri	8	Kunjupannai	3981

SNo	Dist No	Block	Panchayat No	Panchayat name	Population
87	14	Kotagiri	4	Kadinamala	737
88	14	Kotagiri	5	Kengarai	6490
89	14	Kotagiri	7	Konavakkorai	7511
90	14	Kotagiri	10	Nedugula	13071

Disclosure and Consultations

3.12 The draft social assessment report was disclosed in the website of Tamil Nadu Pudhu Vaazhvu Project⁷⁵ and a stakeholder consultation workshop was held on 30th March 2017 at Chennai, to discuss the findings of the Social Assessment Study and invite the views of the stakeholders on the project design. The workshop was attended to by about 75 persons comprising of women members of SHGs from Namakkal, Madurai, Thiruvannamalai and Thiruvallur districts, representatives from Tamil Nadu State Government Departments like Department of Agriculture, Department of Environment, State Planning Commission, representatives from NGOs, educational and research institutions and officers from TNSRLM and PVP.

3.13 The minutes of the workshop covering the salient discussion points and the responses is presented as Appendix-V along with the list of participants.

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[http://www.pudhuvaazhvu.org/documents/latestnews/Tamilnadu%20Rural%20transformation%20Project%20\(TNRTP\)%20-%20Social%20Assessment%20Study%20draft%20final%20report.pdf](http://www.pudhuvaazhvu.org/documents/latestnews/Tamilnadu%20Rural%20transformation%20Project%20(TNRTP)%20-%20Social%20Assessment%20Study%20draft%20final%20report.pdf)

4. Findings of the Social Assessment

Introduction

4.1 The social assessment survey was undertaken amongst 1735 sample households spread across the 4-pilot districts between December 26, 2016 and January 12, 2017. The survey findings of the entire sample households are presented below and the District wise analysis along with the case studies is presented in Appendix-IV.

4.2 Thirty five percent of the sample households were distributed in Cuddalore District, followed by 28 percent in Tirunelveli District, 20 percent in Virudhunagar District and 17 percent in Namakkal District. The distribution in table 4.1 is of the sample households amongst the 4-pilot districts.

Table 4.1 Sample Distribution

District Name	Frequency	Percent
Cuddalore	606	34.9
Namakkal	294	16.9
Tirunelveli	484	27.9
Virudhunagar	351	20.2
Total	1735	100

Source: Survey Findings, January 2017

Demographic Profile of the Respondents

4.3 Household by Sex: Eighty three percent of the households are headed by men and 17 percent are headed by women (table 4.2). The percentage of women headed household is slightly higher than the state average⁷⁶ of 13.1 percent comprising of widowed, divorced, separated and never married women. Amongst all members of the respondent households, male members account for 49.9 percent (50.1% is the state average) and female members account for 50.1 percent. (49.9% is the state average).

Table 4.2: Head of Household by Sex

Sex	Number	Percent
Male	1437	82.8
Female	298	17.2
Total	1735	100

Source: Survey Findings, January 2017

4.4 Household by Religion: Majority (94%) of the households belong to Hindus (table 4.3), followed by 5 percent Christians and 1 percent Muslims.

Table 4.3: Religion

Religion	Frequency	Percent
Hindu	1625	93.7
Muslim	21	1.2
Christian	88	5.1
Others	1	0.1
Total	1735	100

Source: Survey Findings, January 2017

⁷⁶ Census, 2011

4.5 Household by Mother Tongue: Tamil is the mother tongue of 97 percent of the respondents (table 4.4), followed by Telugu for 2 percent households and the rest have other languages as their mother tongue.

Table 4.4: Mother Tongue

Language	Frequency	Percent
Tamil	1688	97.3
Telugu	37	2.1
Kannada	4	0.2
Others	6	0.3
Total	1735	100

Source: Survey Findings, January 2017

4.6 Social Category of the Household: Thirty four percent of the respondents belong to scheduled caste followed by 33 percent most backward caste, 32 percent backward caste, 1 percent general category and a small proportion (0.2%) of scheduled tribe (table 4.5). The percentage of schedule caste is higher than the state average of 20 percent as the sample respondents that were drawn from the sampling frame comprising of beneficiaries identified under NSRLM comprised of higher percentage of scheduled caste households.

Table 4.5: Social Category

Social Category	Frequency	Percent	Valid Percent
General Category	15	0.9	0.9
Backward Caste	548	31.6	31.7
Most Backward Caste	571	32.9	33.0
Scheduled Caste	591	34.1	34.2
Scheduled Tribe	3	0.2	0.2
No Response	7	0.4	-
Total	1735	100	100

Source: Survey Findings, January 2017

4.7 Size of the Household: Amongst the respondent households, family of size 3 to 4 members account for 46 percent, followed by 27 percent with family of size 5 to 6 members, 22 percent with less than 2 members and 4 percent with family of above 6 members (table 4.6). The average size of the respondent household is 3.83 members or say 4 members.

Table 4.6: Size of the household

Size of the Family	Number	Percentage
Up to 2	385	22.2
3 to 4	803	46.3
5 to 6	474	27.3
Above 6	73	4.2
Total	1735	100
Average size of the family is 3.83		

Source: Survey Findings, January 2017

4.8 Household Members by Age Group: The percentage of women aged above 65 years is marginally lower compared to men in the same age group. Further, in the 21 and below age group the women account for 34 percent and men account for 37 percent (table 4.7). Amongst women, 34 percent of the women are in the age group of 21 and below, followed

by 24 percent each in the age group of 22 to 35 and 36 to 50, 13 percent are in the age group of 50 and 65 and 5 percent in the above 65 age group.

Table 4.7: Age Group of Household Members

Age Group	Male		Female		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Up to 21	1215	36.7	1136	34.1	2351	35.4
> 21 and ≤ 35	728	22.0	782	23.5	1510	22.7
> 35 and ≤ 50	755	22.8	807	24.2	1562	23.5
> 50 and ≤ 65	427	12.9	439	13.2	866	13.0
Above 65	185	5.6	165	5.0	350	5.3
Total	3310	100	3329	100	6639	100

Source: Survey Findings, January 2017

4.9 Educational Level of the Household Members: Thirty five percent amongst females and 20 percent amongst males are uneducated (table 4.8). This is high in comparison to State average of 27 percent female illiteracy and 13 percent of male illiteracy. Female educational attainment is comparatively lower than the male educational level till up to high school level. Higher secondary and beyond up to post graduation, the females are faring better. Interestingly there are not many takers for technical education amongst the females. Efforts should be made to impart technical skills to women that can easily be picked up even after days of formal education and this would become the driving force in making some girl children opting for technical education.

Table 4.8: Educational level of Household Members

Educational level	Male		Female		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Up to Primary	700	21.2	649	19.5	1349	20.3
Middle School	570	17.2	469	14.1	1039	15.7
High School	583	17.6	404	12.1	987	14.9
Higher Secondary	259	7.8	249	7.5	508	7.7
Technical	206	6.2	49	1.5	255	3.8
Graduate	273	8.3	267	8.0	540	8.1
Post Graduate	54	1.6	62	1.9	116	1.7
Uneducated	665	20.1	1180	35.4	1845	27.8
Total	3310	100	3329	100	6639	100

Source: Survey Findings, January 2017

4.10 Occupation of Household Members: Fifty two percent amongst females and 38 percent amongst males are not in workforce, comprising largely of children, students, elderly, housewives and females who do not go for work (the State average of men not in workforce constitute 41 percent and women not in workforce constitute 68 percent). Twenty five percent of the men work as casual labourers, followed by 11 percent salaried, 8 percent are engaged as agricultural labourers, 5 percent are cultivators, 4 percent are self-employed and another 4 percent are into some form of trading. Amongst the women, 28 percent are casual labourers, followed by 6 percent agricultural labourers, 4 percent are salaried and 3 percent are into some form of trading (table 4.9). Significant number of women are working as casual labourers and agricultural labourers and this segment should be provided with required skill sets to enhance their earning ability and also support those among them who would want to be entrepreneurs.

4.11 Amongst those who are not in workforce, the employable age group of 25 years to 45

years comprises of 12 percent and most of them are female (89%). If motivated and provided option to work at their own convenient time close to their place of living, this segment can very well form part of the workforce. Eleven percent of the workforce travel outside their village for work and the rest (89%) work within the same place.

Table 4.9: Occupation of Household Members

Occupation	Male		Female		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Petty/Tea shop	22	0.7	21	0.6	43	0.6
Repair shop	18	0.5	1	0.0	19	0.3
Small Trade	58	1.7	55	1.7	113	1.7
Trading	28	0.8	8	0.2	36	0.5
Self employed	118	3.6	56	1.7	174	2.6
Salaried	357	10.8	146	4.4	503	7.6
Professional	9	0.3	3	0.1	12	0.2
Casual labourer	836	25.3	940	28.2	1776	26.8
Cultivator	156	4.7	19	0.6	175	2.6
Agri labourer	264	8.0	214	6.4	478	7.2
Livestock	27	0.8	30	0.9	57	0.9
Unemployed	152	4.6	93	2.8	245	3.7
Not in workforce	1265	38.2	1743	52.4	3008	45.3
Total	3310	100	3329	100	6639	100

Source: Survey Findings, January 2017

4.12 Supplementary Occupation of Household Members: Only 5 percent of those into economic activity (workforce) are carrying out a supplementary activity. The supplementary economic activity of the household members is in table 4.10. Amongst those who are carrying out supplementary activity (5%), livestock is the supplementary activity for 31 percent of the men, followed by 20 percent who work as casual labourers, cultivation is reported as a supplementary activity by 16 percent, 9 percent each were agricultural labourers, 6 percent salaried and 13 percent were into some form of trading. Amongst the women, 52 percent take to casual labour as supplementary activity, followed by 18 percent who do agricultural labour, 15 percent take up employment and 8 percent are into trading.

Table 4.10: Supplementary Occupation of Household Members

Occupation	Male		Female		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Petty/Tea shop	1	1.6	0	0	1	0.6
Repair shop	2	3.1	0	0.0	2	1.1
Small Trade	5	7.8	9	8.0	14	7.9
Trading	-	-	-	-	-	-
Self employed	3	4.7	2	1.8	5	2.8
Salaried	4	6.3	17	15.0	21	11.9
Professional	-	-	-	-	-	-
Casual labourer	13	20.3	59	52.2	72	40.7
Cultivator	10	15.6	1	0.9	11	6.2
Agri labourer	6	9.4	20	17.7	26	14.7
Livestock	20	31.3	5	4.4	25	14.1
Total	64	100	113	100	177	100

Source: Survey Findings, January 2017

4.13 Reason for Not Having an Occupation: Amongst the household members who are either not in workforce and are not in employment, the reasons provided by employable percentage for not being in employment and in workforce was work not available was reported by 10.1 percent amongst men and 4 percent amongst women (table 4.11). Lack of skill and lack of finance were cited by a few only.

Table 4.11: Reason for Not Having an Occupation

Reason for Not in Occupation	Male		Female		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Work not available	143	10.1	74	4.0	217	6.7
Aged	101	7.1	153	8.4	254	7.8
Handicapped	42	3.0	20	1.1	62	1.9
Child	165	11.7	173	9.4	338	10.4
Lack of skill	13	0.9	9	0.5	22	0.7
Student	879	62.0	830	45.2	1709	52.5
Housewife	8	0.6	485	26.4	493	15.2
Lack of finance	9	0.6	19	1.0	28	0.8
No Response	57	4.0	73	4.0	130	4.0
Total	1417	100	1836	100	3253	100

Source: Survey Findings, January 2017

4.14 Period of Living in the Current Place: Fifty eight percent of the respondent households have been living in the present village between 5 and 30 years (table 4.12), followed by 32 percent who have been living in the present village between 30 and 60 years and 5 percent each who have been living for 5 years and for over 60 years.

Table 4.12 Number of Years in the Current Place

Years	Frequency	Percent	Valid Percent	Cumulative Percent
≥ 5 yrs	89	5.1	5.1	5.1
> 5 yrs and ≤30 yrs	1012	58.4	58.4	63.5
>30 yrs and ≤60 yrs	547	31.5	31.6	95.1
> 60 yrs	85	4.9	4.9	100.0
No Response	2	0.1	-	
Total	1735	100.0	100.0	

Source: Survey Findings, January 2017

4.15 Status of Banking and Identity: Ninety four percent of the respondents reported having a bank account (table 4.13) out of which 97 percent of the respondent women reported that they have an account and the rest (3%) reported that a family member had an account. Ninety eight percent are having their Aadhar identity and 62 percent are in possession of MGNREGA card.

Table 4.13: Having Bank Account and Other Identity Cards

	Frequency	Percent
Having bank account	1635	94.5
Having Aadhar ID	1703	98.3
Having MGNREGA card	1065	61.7

Source: Survey Findings, January 2017

4.16 Marital Status of Respondent Women: The marital status of the respondent women, who in some instances was the adult lady of the household, who was either into employment

or into economic activity and not necessarily the head of the household is in table 4.14. Eighty four percent were married and about 1 percent were unmarried. The never married, widowed, divorced and separated constitute 15 percent.

Table 4.14: Marital Status

Status	Frequency	Percent	Valid Percent
Married	1454	83.7	83.9
Unmarried	13	0.7	0.8
Never married	2	0.1	0.1
Widow	250	14.4	14.4
Divorced	2	0.1	0.1
Separated	11	0.6	0.6
No Response	3	0.2	-
Total	1735	100	100

Source: Survey Findings, January 2017

4.17 **Family Income:** The annual family income of 24 percent is between Rs.36,001 and Rs.72,000, followed by 23 percent whose family income is between Rs.72,001 and Rs.1,08,000 (table 4.15). 20 percent have a family income of over Rs.1,44,000, the family income of 17 percent is between Rs.1,08,001 and Rs.1,44,000 and those with an income of Rs.36,000 and less account for 16 percent. The average annual family income of the respondent households is Rs.1,06,791.

Table 4.15: Annual Family Income

Annual Income (in INR)	Frequency	Percent	Average Income
≤ ₹36,000	269	15.5	₹23,771
>₹36,000 and ≤ ₹72,000	418	24.1	₹57,357
>₹72,000 and ≤ ₹1,08,000	403	23.2	₹89,821
>₹1,08,000 and ≤ ₹1,44,000	286	16.5	₹1,24,947
>₹1,44,000	348	20.1	₹2,35,073
Not disclosed	11	0.6	
Total	1735	100	
Average annual family income ₹1,06,791			

Source: Survey Findings, January 2017

4.18 The number of households that come under the below poverty line⁷⁷ category is 45 percent (780 out of 1735 household). The percentage of rural poor is higher than the 2011-12 BPL estimates for Tamil Nadu as per revised methodology of the planning commission of India (24.3%).

4.19 Amongst the 175 respondent households who are into economic activity the BPL households is 24.6 percent (43 out of 175 households), lower than the number of overall BPL households. This indicates that the households where women are involved in economic activity contributes to reducing poverty levels.

4.20 The key socio-economic indicators of the respondent households are given in table 4.16. Eighty nine percent of the respondents live in own house and the structure of 44

⁷⁷ As per Planning Commission of India, the state specific poverty line for rural Tamil Nadu is Rs1,081.94 per capita per month for the year 2011–12 and the same updated for January 2017 (the survey period) based on CPIAL is Rs1,789. This is based on 'Dr. C. Rangarajan committees' methodology.

percent of the houses are permanent in nature, 54 percent have a separate kitchen, 55 percent have a separate bath and 49 percent have a separate toilet. Ninety five percent of the houses are electrified and 72 percent use LPG as medium of fuel for cooking. Source of drinking water is public tap for 61 percent, followed by 37 percent who have house service connection and the rest either depend on own well, public well or tank. Twenty six percent own agricultural land, 11 percent have land for other use and 25 percent possess livestock.

Table 4.16: Key Socio-economic Indicators

S.No	Indicator	Unit	Value/Figure
a)	Housing Characteristics (N=1735)		
1	Permanent	%	44.1
2	Semi-permanent	%	33.0
3	Temporary house	%	18.7
4	Group house	%	4.2
5	House Owned	%	88.9
6	House on Rent	%	11.1
b)	Living Standard		
7	Separate Kitchen	%	53.8
8	Separate Bath	%	54.9
9	Separate Toilet	%	48.5
10	House Electrified	%	94.5
11	LPG as Fuel for Cooking	%	72.1
c)	Drinking Water		
12	House Service Connection	%	37.2
13	Public tap	%	60.5
14	Own well	%	1.4
15	Public well	%	0.8
16	Tank, etc	%	0.1
d)	Assets Owned		
17	Agricultural Land	%	26.2
18	Land for other use	%	11.1
19	Livestock	%	25.3
e)	Access to Facilities		
20	Road Access	%	88.1
21	Public Transport	%	76.4
22	Bank / Banking Correspondent	%	54.1

4.21 Women and Financial Decision Making: Ninety one percent of the respondent women reported that they play an active role in financial decisions of the family and their opinion are considered while taking financial decisions.

Women and Self-help Group

4.22 Member of SHG: Thirty six percent of the respondent women were members of self-help group (SHG) and the rest (64%) were not (table 4.17). The non SHG member beneficiaries will require intense guidance and support as part of the project initiatives as they may not be exposed to the elements of managing the finances and enterprise.

Table 4.17: Member of SHG

Membership in SHG	Frequency	Percent	Valid Percent
Yes	613	35.3	35.6
No	1107	63.8	64.4
No Response	15	0.9	-
Total	1735	100	100

Source: Survey Findings, January 2017

4.23 Years in SHG: Thirty three percent have been a member of SHG for the past 2 years and an equal number have been a member for 3 to 5 years (table 4.18), followed by 26 percent who had been a member for 6 to 10 years and 8 percent have been members for over 10 years. This is critical to note since nearly 65 percent are relatively new to SHGs.

Table 4.18: Number of Years in the SHG

Year in SHG	Frequency	Percent	Valid Percent	Cumulative Percent
≥ 2 yrs	202	33.0	33.2	33.2
>2 yrs and ≤5 yrs	199	32.5	32.7	65.9
>5 yrs and ≤10 yrs	156	25.4	25.6	81.5
> 10 yrs	52	8.5	8.5	100.0
No Response	4	0.6	-	
Total	613	100.0	100.0	

Source: Survey Findings, January 2017

4.24 Source of Occupational Skill: Seventy percent of the women reported that they have not had any training (table 4.19). The occupational skill had been self-acquired by 22 percent, followed by 5 percent who had acquired by attending formal training programmes and for 3 percent, the skill they possess is traditionally acquired.

4.19: Source of Occupational Skill

Occupational Skill	Frequency	Percent	Valid Percent
Traditional	60	3.5	3.5
Self-acquired	372	21.4	21.9
Acquired through training	81	4.7	4.8
Not had training	1189	68.5	69.9
No Response	33	1.9	-
Total	1735	100	100

Source: Survey Findings, January 2017

Women and Economic Activity

4.25 The respondent women were asked about the economic activity that they were currently doing and out of the total respondent women, 10 percent reported that they were into an economic activity. Instances of women involved in activities at home as an outsourced labour of an economic activity owned by a third party have been categorized under employed category and not under this category of women involved in economic category.

4.26 Status of Economic Activity: Amongst those who are in economic activity, 59 percent of them run it as an individual activity (table 4.20), followed by 40 percent who run it as a family enterprise and only 1 percent runs it as a group activity.

4.20: Status of Economic Activity

Status	Frequency	Percent
Individual	103	58.9
Family	70	40.0
Group	2	1.1
Total	175	100

Source: Survey Findings, January 2017

4.27 Fifty three percent of the respondent women who are into economic activity belong to the middle age group of 36 to 50, followed by 25 percent youngsters belonging to 21 to 35 age group and 22 percent are from the above 50 age group.

4.28 Type of Economic Activity: Twenty one percent of the respondent women are into tailoring, followed by 20 percent who are rearing livestock as an economic activity. Petty/tea stall is another economic activity in which 13 percent of the women are involved (table 4.21). Twelve percent of the women who are into cultivation and power loom/hand loom activity is being undertaken by 9 percent. Six percent run an eatery and 4 percent have a grocery shop.

Table 4.21: Type of Economic Activity

Type	Frequency	Percent	Valid Percent
Carpentry Works	1	0.6	0.6
Cultivation	21	12.0	12.2
Bag Stitching	1	0.6	0.6
Basket Weaving	1	0.6	0.6
Petty Stall / Tea Stall	23	13.0	13.3
Cashew Kernel Extraction	2	1.1	1.2
Cattle / Goat / Milk	34	19.4	19.7
Chicken Stall	1	0.6	0.6
Fancy Store	4	2.2	2.3
Ironing	2	1.1	1.2
Tailoring	36	20.7	20.9
Cloth store	2	1.1	1.2
Textiles/ Handloom / Power loom	15	8.5	8.7
Flower Shop	1	0.6	0.6
Fruit / Vegetable Shop	3	1.7	1.7
Fishery	1	0.6	0.6
Grocery Shop	7	4.0	4.0
Eatery	10	5.7	5.8
Extraction of Snail	1	0.6	0.6
Welding	1	0.6	0.6
Xerox	1	0.6	0.6
Villu paattu (music)	1	0.6	0.6
Pot Making	1	0.6	0.6
Gunny bag	1	0.6	0.6
Paper Making	1	0.6	0.6
No Response	3	1.7	-
Total	175	100	100

Source: Survey Findings, January 2017

4.29 Category of Economic Activity: Those who are involved in economic activity were asked if the activity was started by them or if it was being traditionally carried out passed on by their family. Seventy four percent of the women reported that they started the economic activity (table 4.22) and the rest (26%) reported that the activity is being done traditionally by the family.

Table 4.22: Category of Economic Activity

Category	Frequency	Percent
Traditional	46	26.3
Acquired	129	73.7
Total	175	100

Source: Survey Findings, January 2017

4.30 Ownership of the Economic Activity: Seventy percent of the economic activity are owned by the respondent women (table 4.23), followed by 28 percent owned by the family, 2 percent owned by another person and one activity is owned by the group.

Table 4.23: Who Owns Economic Activity

Ownership	Frequency	Percent	Valid Percent
Self	122	69.7	70.1
Family	48	27.4	27.6
Group	1	0.6	0.6
Another Person	3	1.7	1.7
No Response	1	0.6	-
Total	175	100	100

Source: Survey Findings, January 2017

4.31 Managing the Economic Activity: Eighty percent of the women interviewed reported that they themselves manage the day-to-day affairs of the economic activity (table 4.24), followed by 20 percent who reported that their husband manages the activity.

Table 4.24: Who Manages the Economic Activity

	Frequency	Percent	Valid Percent
Self	137	78.3	80.1
Husband	34	19.4	19.9
No Response	4	2.3	-
Total	175	100	100

Source: Survey Findings, January 2017

4.32 Employees in Economic Activity: Only 14 percent of the women involved in economic activity employ people in their activity (table 4.25). Eleven percent reported that they employ 2 to 5 persons, followed by 6 percent women who reported that they employ just 1 person, 5 percent reported of employing 6 to 10 persons and 3 percent reported of employing more than 10 persons.

Table 4.25: Employees Engaged

Number of Employees	Frequency	Percent
1	6	3.4
2 - 5	11	6.3
6 - 10	5	2.9
>10	3	1.7
None	150	85.7
Total	175	100

Source: Survey Findings, January 2017

4.33 Family Members in Economic Activity: Thirty two percent of the women reported that their family members are involved in the economic activity that they are carrying out (table 4.26). Amongst those who involve their family members, 57 percent reported that 2 to 5 members of their family are involved in their activity, followed by 41 percent who reported of 1 family member being involved and 2 percent reported of more than 5 members being involved.

Table 4.26: Family Members Involved

Number of Family Members	Frequency	Percent	Valid Percent
1	23	13.1	41.1
2 - 5	32	18.3	57.1
> 5	1	0.6	1.8
None	119	68.0	-
Total	175	100	100

Source: Survey Findings, January 2017

4.34 Years in Economic Activity: Thirty two percent of those involved in economic activity have been doing the current economic activity for 11 to 30 years, followed by 24 percent who have been doing it for the past 2 years, 18 percent have been doing it for 3 to 5 years, 15 percent for 5 to 10 years and 11 percent have been doing the economic activity for over 30 years. About 57 percent of the women involved in economic have been doing the current activity for 10 years and less (table 4.27).

4.35 Among those activities that have existed for over 30 years, agriculture accounts for 56 percent, followed by 22 percent livestock, 17 percent are shops and 5 percent is hotel. Interestingly, only 17 percent of the activities that exists over 30 years is managed by respondent women who are members of SHG and the remaining (83%) activities are managed by non-SHG respondents. This in comparison with the 35 percent of respondent women in economic activity being SHG members is low. The social category of the respondent women who manage these activities that are in existence for over 30 years comprise of 39 percent each of backward class and most backward class, followed by 17 percent scheduled caste and 5 percent belonging to general category. This is almost on par with the social profile of those into economic activities.

Table 4.27: Years in Economic Activity

Years	Frequency	Percent	Valid Percent	Cumulative Percent
≤ 2 yrs	40	23.0	24.1	24.1
> 2 yrs and ≤ 5 yrs	29	16.7	17.5	41.6
>5 yrs and ≤ 10 yrs	25	14.4	15.1	56.7
> 10 yrs and ≤ 30 yrs	53	30.4	31.9	88.6
> 30 years	19	10.9	11.4	100.0
No Response	9	4.6	-	
Total	175	100	100	

Source: Survey Findings, January 2017

Economics of the Economic Activity

4.36 Investment Mobilized: The investment mobilised for the economy activity ranges from Rs.300 (petty shop) to Rs.14,00,000 (handloom weaving). Twenty eight percent each reported of having mobilised an amount in the range of Rs.10,001 to Rs.30,000 and Rs.30,001 to Rs.1,00,000. Seventeen percent had mobilised an amount of Rs.5,001 to Rs.10,000, followed by 14 percent each who had mobilised an amount of Rs.5,000 and less

and Rs.1,00,000 and above (table 4.28). The funds mobilised by about 86 percent of the women for their economic activity is Rs.1,00,000 and less and the average amount mobilized works out to Rs.62,802.

Table 4.28: Amount Mobilized for the Economic Activity

Amount Mobilized (in INR)	Frequency	Percent	Valid Percent	Cumulative Percent
≤ ₹5,000	23	13.1	13.9	13.9
>₹5,000 and ≤ ₹10,000	28	16.0	16.9	30.8
>₹10,000 and ≤ ₹30,000	46	26.3	27.7	58.5
>₹30,000 and ≤ ₹1,00,000	46	26.3	27.7	86.2
>₹1,00,000	23	13.1	13.8	100.0
No Response	9	5.1	-	
Total	175	100	100	
Average amount mobilised ₹62,802				

Source: Survey Findings, January 2017

4.37 Investment Made for Economic Activity: The respondent women who are into economic activity were asked to indicate the amount that they invested in the activity at the time they started it. Sixty eight percent of the respondents reported of having invested in goods and raw material, the average investment made was Rs.16,885 (table 4.29). Fifty nine percent had made some deposit related to their activity and the average deposit made was Rs.7,122. Fifty percent had invested on building and the average investment made was Rs.37,375. Forty six percent had invested on equipment/machinery and the average amount invested was Rs.41,720.

Table 4.29: Investment Made in the Economic Activity

Type of Investment	Number of Women who had Invested	Percentage out of Total Women into Economic Activity	Average Amount of Investment Made
Building	96	54.9	₹37,375
Raw Material / Goods	120	68.6	₹16,885
Machinery / Equipment	81	46.3	₹41,720
Deposits	104	59.4	₹7,122
Total of Some Investment	164	93.7	₹58,236

Source: Survey Findings, January 2017

4.38 Business Loan: Only 11 percent had borrowed from formal banking sector towards their economic activity as loan for investment and interestingly majority (91%) of them are SHG members, indicating that formal banking sector are accessible to members of SHG more easily than the non-members. The average amount borrowed is Rs.1,26,800 and the individual borrowing ranges from Rs.12,000 to Rs.3,15,000. The big borrower is for handloom, followed by trading and for agriculture. The average interest rate at which they had borrowed is 7.6 percent.

4.39 Loan from private financiers has been availed only by 9 percent towards investment for the activity. Loan from private sector has been availed both by SHG members (53%) and non-SHG members (47%). The average amount borrowed is Rs.1,08,000 and the individual borrowing ranges from Rs.7,000 to Rs.5,00,000. The big borrower is for handloom, followed by carpentry and cashew seed breaking. The average interest rate at which they had borrowed is 8.4 percent. These interest rates reported by the respondents is very low compared to standard private loan interest rates and probably the borrowers are not aware of the actual interest being paid by them.

4.40 Just 4 percent have borrowed from banks for working capital requirement and the average amount borrowed is Rs.74,719 and the individual borrowing ranges from Rs.30,000 to Rs.2,00,000 (table 4.30). The private finance has been used by 3 percent towards working capital and the average amount borrowed is Rs.66,400 and the individual borrowing ranges from Rs.30,000 to Rs.1,00,000.

Table 4.30: Borrowings for Economic Activity

Type of Loan	Number of Women who had Borrowed	Percentage out of Total Women into Economic Activity	Average Amount of Borrowing
Bank Loan as Capital	20	11.4	₹1,26,800
Private Loan as Capital	15	8.6	₹1,08,000
Bank Loan for Working Capital	7	4.0	₹74,719
Private Loan for Working Capital	5	2.9	₹66,400

Source: Survey Findings, January 2017

4.41 Income from Business: The respondents into economic activity provided details of the income derived annually from their economic activity and the average annual income reported was Rs.65,040 ranging from Rs.3,000 (through tailoring) to Rs.5,40,000 (through poultry). Only 3 percent reported that the economic activity that they are doing is not the one that provides the primary source of income to self and family. It is of interest to note that the average annual family income of these families who are into economic activity is Rs.1,51,607 and the income through economic activity contributes to about 43 percent of the annual family income. The annual income derived from the economic activity amongst the respondent women who are SHG members (35%), is about Rs.64,128 and is almost the same as overall annual income from economic activity.

4.42 Awareness to Standards: As per table 4.31, ninety percent were aware of the requirement of quality standards in their product/produce, 60 percent were aware of the environmental impact of their activity and 17 percent had insured their activity.

Table 4.31: Aware of Standards

Standards	Frequency	Percent
Quality Standards of the product/produce	158	90.3
Environmental Impact	105	60.0
Insured	29	16.6

Source: Survey Findings, January 2017

Difficulties in Undertaking the Economic Activity

4.43 Sixty five percent reported that lack of working capital was a difficulty faced by them in their economic activity, followed by 57 percent who reported of non-availability of finance at low interest as a difficulty. Forty nine percent cited non-availability of raw material as a difficulty faced by them and 44 percent reported of delayed payments as a difficulty. Forty two percent reported that health issues related with their activity as a difficulty and for 30 percent lack of equipment / machinery was a difficulty (table 4.32). Lack of business knowledge for 23 percent, difficulty in marketing for 22 percent and shortage of skilled labour for 14 percent were the difficulties faced by them in their activity.

Table 4.32: Difficulties in the Economic Activity

Difficulties	Frequency	Percent
Lack of Working Capital	114	65.1
Non-availability of Finance for Low Interest	99	56.6
Non-availability of Raw Material	85	48.6
Payment (receivables) delayed	77	44.0
Health Issues Involved in the Activity	74	42.3
Lack of equipment/machinery	53	30.3
Lack of skill / business knowledge	40	22.9
Difficulty in Marketing	39	22.3
Shortage of Skilled Labour	24	13.7

Source: Survey Findings, January 2017

Support Required to Expand Activity

4.44 Respondents who are into economic activity were asked to assign the level of importance that they attribute to 8-support measures. In order to identify the requirement, weightage was given by assigning 5 to *most important requirement* through 1 to *not at all required*. It can be seen from table 4.33 that the requirement of working capital and loan for the economic activity has been regarded as *important support required* and all other support measures are reported as *may be useful*.

Table 4.33: Support Required to Expand Activity

Support Required to Expand	Most Important	Important	May be Useful	Not Required	Not at all Required	Weighted Average of Responses	Importance of Support
Working capital	43.0%	32.0%	16.3%	6.4%	2.3%	4.07	Important
Term loan	26.2%	35.5%	20.9%	15.1%	2.3%	3.68	Important
Training	8.1%	14.5%	15.7%	55.2%	6.4%	2.63	May be useful
Raw material made locally available	11.0%	32.0%	22.1%	28.5%	6.4%	3.13	May be useful
Marketing support	11.0%	22.1%	17.4%	40.1%	9.3%	2.85	May be useful
Guidance at times of difficulty	6.4%	20.9%	25.6%	38.4%	8.7%	2.78	May be useful
Technical support	4.1%	29.0%	23.1%	37.3%	6.5%	2.87	May be useful
Linkage to other Govt schemes	12.0%	13.9%	25.3%	42.8%	6.0%	2.83	May be useful

Source: Survey Findings, January 2017

4.45 Respondents were asked about the support that they require to enhance the value derived from their activity. Amongst those who responded to the question (table 4.34), 63 percent wanted support for raw material, followed by 18 percent who wanted support in the process being adopted, 15 percent wanted design support and 3 percent wanted packaging support.

Table 4.34: Support Required for the Activity

Support for Better Value	Frequency	Percent	Valid Percent
Raw Material	93	53.1	63.2
Design	22	12.6	15.0
Process	27	15.4	18.4
Packaging	5	2.9	3.4
No response	28	16.0	-
Total	175	100	100

Source: Survey Findings, January 2017

Training Requirement

4.46 Only 29 percent of the respondents who are into economic activity have undergone some training and the rest (71%) have had no training. Amongst those who have had training (29%), 87 percent have had skill development training, followed by 9 percent who have had training in marketing skills and 4 percent had gone through training to enhance their entrepreneurial skills. Training had been imparted by private agencies to 74 percent, followed by government to 19 percent and NGOs to 7 percent (table 4.35).

4.47 In terms of usefulness of the training with respect to the current activity, 81 percent reported that it is useful and the rest (19%) consider that it is not of use. The reason for considering the training not useful is due to their inability to take up the activity for which they were trained.

4.48 Twenty six percent stated that they were keen to have training and 74 percent did not want any training. Among those who wanted to be trained, 69 percent wanted training for skill development, followed by 22 percent who wanted training in marketing skills and 9 percent wanted training in entrepreneurial skills.

Table 4.35: Type of Training Required

Type of Training Required	Frequency	Percent	Valid Percent
Skill	32	18.3	69.6
Marketing	10	5.7	21.7
EDP	4	2.3	8.7
Not Required	129	73.7	-
Total	175	100	100

Source: Survey Findings, January 2017

Women in Employment / Wage Labour

4.49 Forty one percent of those who are in employment or wage labour and not into any economic activity have been in employment/wage labour for about 11 to 30 years (table 4.36), followed by 22 percent for about 3 to 5 years, 20 percent for 6 to 10 years, 10 percent for 2 years and less and 7 percent for over 30 years.

Table 4.36: Years in Employment / Wage Labour

Years in Employment	Frequency	Percent
≤ 2 yrs	103	9.5
> 2 yrs to ≤ 5 yrs	242	22.2
>5 yrs to ≤ 10 yrs	219	20.1
> 10 yrs to ≤ 30 yrs	446	40.9
> 30 years	80	7.3
Total	1090	100

Source: Survey Findings, January 2017

4.50 Forty three percent are paid wages once a week, followed by 42 percent who are paid daily, 9 percent monthly and 6 percent fortnightly.

4.51 As shown in table 4.37, forty six percent each get work for about 91 to 180 days and over 180 days, followed by 5 percent who get work for about 31 to 90 days and 3 percent for about 30 days and less. Seventy eight percent are employed in the private sector and 22 percent work in government sector

Table 4.37: Days of Work in a Year

Days of Work	Frequency	Percent	Valid Percent
≤ 30 days	28	2.6	2.6
> 30 days and ≤ 90 days	54	4.9	5.0
>90 days and ≤ 180 days	502	46.1	46.3
> 180 days	499	45.8	46.1
No Response	7	0.6	-
Total	1090	100	100

Source: Survey Findings, January 2017

4.52 Only 5 percent of those in employment/wage labour have undergone training and the rest (95%) have not had any training. All those who had undergone training reported that the training was useful with 70 percent of them having been trained by non-employer and 30 percent trained by employer.

4.53 On training requirement (table 4.38), 73 percent reported that they do not require any training, followed by 23 percent who wanted training on new skill and 4 percent wanted training related to their current work.

Table 4.38: Training Requirement

Training Requirement	Frequency	Percent	Valid Percent
Current Work Related	36	3.3	3.4
New Skill	251	23.0	23.3
Not Required	789	72.4	73.3
No Response	14	1.3	-
Total	1090	100	100

Source: Survey Findings, January 2017

4.54 Forty percent of those who wanted to be trained preferred to be trained in tailoring, followed by 17 percent in cattle/goat rearing and 11 percent in starting a business. The training requirements as reported by the respondents (table 4.39).

Table 4.39: Type of Training Required

Type of Training Required	Frequency	Percent	Valid Percent
Agriculture	6	2.1	2.2
Business	30	10.5	11.0
Basket Weaving	12	4.2	4.4
Candle Making	9	3.1	3.3
Cashew Seed Breaking	12	4.2	4.4
Cattle / Goat	47	16.4	17.2
Construction / Centering	2	0.7	0.7
Beauty Parlor	1	0.3	0.4
Brick Kiln	2	0.7	0.7
Catering	2	0.7	0.7
Poultry Farming	2	0.7	0.7
Tailoring	108	37.6	39.6
Milk	12	4.2	4.4
Handloom	5	1.7	1.8
Handmade Work	3	1.0	1.1
Paper Cup	2	0.7	0.7
Fruit / Vegetable Shop	5	1.7	1.8
Fishery	1	0.3	0.4
Matchbox / Crackers	4	1.4	1.5
Soap	1	0.3	0.4
Teaching Development	2	0.7	0.7
Lab Work	1	0.3	0.4
Job	3	1.0	1.1
Welding	1	0.3	0.4
No Response	14	4.9	-
Total	287	100	100

Source: Survey Findings, January 2017

Difficulties in Employment

4.55 Respondents who are either employed or into wage labour were asked about the difficulties/problems that they encounter in being employed and were asked to assign the level of importance to each of the problems that they face. In order to assess the level of seriousness of the issues, weightage was given by assigning 5 to *most important problem* through 1 to *not at all a problem*. It can be seen from table 4.40 that managing household chores, delayed payment of wages/salary, underpayment and health issues related to work has been reported as *a problem sometimes* and all other issues raised are *not a problem* as such. However, amongst the women who travel outside their place of living for work (18%), 62 percent found lack of proper accommodation as most problematic and problematic.

Table 4.40: Problems Faced in Employment

Problems Faced in Employment	Most Problematic	Problematic	Sometimes	Not a Problem	Not at all a Problem	Weighted Average of Responses	Gravity of the Problem
Travel time/ Connectivity	3.4	10.5	5.4	53.2	27.5	2.1	Not a Problem
Managing Household Chores	3.7	28.4	18.1	42.6	7.2	2.8	Sometimes a Problem
Managing Children	3.1	17.6	11.9	48.4	19.0	2.4	Not a Problem
Harassment at Workplace	0.8	3.5	7.7	64.3	23.7	1.9	Not a Problem
Safety during Commuting	0.9	3.0	8.5	61.0	26.6	1.9	Not a Problem
Delayed Wage Payment	6.8	20.3	26.9	31.6	14.4	2.7	Sometimes a Problem
Underpaid	7.7	21.8	11.8	46.4	12.3	2.7	Sometimes a Problem
Long house of Work	3.9	13.9	16.6	48.5	17.1	2.4	Not a Problem
Health issues related to Work	6.1	23.8	32.8	29.6	7.7	2.9	Sometimes a Problem
Lack of proper Accommodation	1.7	6.8	4.8	64.9	21.8	2.0	Not a Problem

Source: Survey Findings, January 2017

4.56 Economic Activity: The respondents who are employed or into wage labour were asked for the reason for not taking up an economic activity. Fifty four percent reported that finance was a constraint (table 4.41), followed by 25 percent who stated that they do not have the required skills, 13 percent were not sure on what activity to undertake and 8 percent had no specific reasons.

Table 4.41: Reason for not doing any Economic Activity

Reason for not Doing any Activity	Frequency	Percent	Valid Percent
Finance	579	53.1	54.1
Skill	266	24.4	24.9
Not Sure on what to do	138	12.7	12.9
No specific reason	87	8.0	8.1
No Response	20	1.8	-
Total	1090	100	100

Source: Survey Findings, January 2017

4.57 Respondents were asked if they were willing to undertake economic activity, if they were provided with all support required to start an economic activity (table 4.42). Sixty five percent reported that they are interested in undertaking economic activity and 35 percent reported that they were not interested.

Table 4.42: Interested to take up Economic Activity

Interested to take up Activity	Frequency	Percent	Valid Percent
Yes	693	63.6	65.3
No	368	33.8	34.7
No Response	29	2.6	-
Total	1090	100	100

Source: Survey Findings, January 2017

4.58 Those who were not interested in taking up an economic activity indicated the reason for their lack of interest. Forty six percent stated that they will not be able to manage it, 31 percent stated that they were just not interested in doing an activity, 12 percent stated that their family will not permit (table 4.43). One percent stated that the society will not permit and 9 percent did not have any specific reason.

Table 4.43: Reason for not taking up Economic Activity

Reasons	Frequency	Percent
Not Interested	115	31.3
Can't Manage	169	45.9
Unwillingness of Family	45	12.2
Unacceptance in Society	5	1.4
No specific reason	34	9.2
Total	368	100

Source: Survey Findings, January 2017

Women Not in Workforce

4.59 The women who are not in workforce (27%) were asked for the reason for not taking up any work or employment. Fifty four percent of them reported that their family will not approve of them going for work (table 4.44), followed by 25 percent who said that they do not possess the required skill, 12 percent said that they have no education, 8 percent said that there is no need for them to work and 1 percent said that the society will not approve of them going for work.

Table 4.44: Reason for Not taking up a Job

Reason for Not Working	Frequency	Percent	Valid Percent
Not Required	36	7.7	7.8
No Education	56	11.9	12.1
No Skill	115	24.5	25.0
Family Restrictions	247	52.5	53.6
Society Restrictions	7	1.5	1.5
No Response	9	1.9	-
Total	470	100	100

Source: Survey Findings, January 2017

4.60 The women who are not in workforce (27%) were asked for the reason for not undertaking an economic activity. Family restriction was reported by about 43 percent, followed by 20 percent who said that they do not possess the required skills (table 4.45), 17 percent said that lack of finance as the reason, 8 percent said that there is no need for them to do any activity, 5 percent had no specific reason and 7 percent had some reason or other.

Table 4.45: Reason for Not Doing any Economic Activity

Reason for Not Doing any Economic Activity	Frequency	Percent	Valid Percent
Lack of Finance	78	16.6	16.8
Lack of Skill	93	19.8	20.0
Not Sure	23	4.9	5.0
Not Required	36	7.6	7.8
Family Restrictions	201	42.8	43.3
Society Restrictions	1	0.2	0.2
Other Reasons (not specific)	32	6.8	6.9
No Response	6	1.3	-
Total	470	100	100

Source: Survey Findings, January 2017

4.61 The women who are not in workforce were asked if they were willing to take up economic activity, if they were provided with the required support and assistance. Thirty percent expressed interest in undertaking economic activity and the rest (70%) were not interested (table 4.46). The 30 percent who want to take up economic activity are potential entrepreneurs, some of whom could be supported to take up economic activity.

Table 4.46: Willingness to take up Economic Activity

Willing to Undertake Activity	Frequency	Percent	Valid Percent
Yes	139	12.8	29.9
No	326	29.9	70.1
No Response	5	57.3	-
Total	470	100	100

Source: Survey Findings, January 2017

4.62 The respondents who reported that they would not take up economic activity even if all required support is given, were asked for the reason for their response. Amongst those who responded (97%), 55 percent stated that restrictions in the family will not permit them to take up economic activity, followed by 27 percent who felt that they cannot manage it, 8 percent said that they were not interested and others did not have any specific reasons (table 4.47).

Table 4.47: Reason for Not Willing

	Frequency	Percent	Valid Percent
Not Interested	25	7.7	7.9
Can't Manage	84	25.7	26.5
Family Restrictions	175	53.7	55.2
Society Restrictions	1	0.3	0.3
Other Reasons (not specific)	32	9.8	10.1
No Response	9	2.8	-
Total	326	100	100

Source: Survey Findings, January 2017

Profile of Schedule Caste Women

4.63 The respondent women comprised of 34 percent women belonging to scheduled caste and amongst them 12 percent were women headed households (WHH), lower than the overall average of 17 percent WHH amongst the sample households. The average family size of a scheduled caste family is 4.07 or say 4 members.

4.64 Educational Level of the Household Members: Thirty one percent are uneducated and amongst the females the uneducated account for 38 percent (table 4.48), which is marginally higher than the overall female uneducated percentage of 35 percent (see Table 4.8). Scheduled caste women educational attainment is comparatively lower from higher secondary and beyond compared to the overall average (see Table 4.8).

Table 4.48: Educational level of SC Household Members

Educational level	Male		Female		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Up to Primary	264	22.1	226	18.6	490	20.4
Middle School	195	16.3	166	13.7	361	15.0
High School	208	17.4	161	13.3	369	15.3
Higher Secondary	81	6.8	84	6.9	165	6.9
Technical	52	4.4	19	1.6	71	2.9
Graduate	85	7.1	80	6.6	165	6.9
Post Graduate	19	1.6	15	1.2	34	1.4
Uneducated	291	24.4	461	38.0	752	31.2
Total	1195	100.0	1212	100	2407	100

Source: Survey Findings, January 2017

4.65 Occupation of Household Members: Fifty four percent amongst females and 39 percent amongst males are not in workforce, comprising largely of children, students, elderly, housewives and females who do not go for work (the State average of men not in workforce constitute 41 percent and women not in workforce constitute 68 percent). Amongst the women, 27 percent are casual labourers, followed by 10 percent agricultural labourers, 4 percent are salaried and 1 percent are into some form of trading (table 4.49). This in comparison with the overall average (see Table 4.9), the scheduled caste women in agricultural labour is higher and the women into some form of trading and self-employed are lower. This indicates that the scheduled caste women have not been able to match the other women in terms of trading and self-employment.

Table 4.49: Occupation of Household Members

Occupation	Male		Female		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Petty/Tea shop	8	0.7	7	0.6	15	0.6
Repair shop	5	0.4	0	0.0	5	0.2
Small Trade	8	0.7	7	0.6	15	0.6
Trading	2	0.2	1	0.1	3	0.1
Self employed	23	1.9	10	0.8	33	1.4
Salaried	95	7.9	43	3.5	138	5.7
Professional	2	0.2	0	0.0	2	0.1
Casual labourer	356	29.8	323	26.7	679	28.2
Cultivator	20	1.7	6	0.5	26	1.1
Agri labourer	139	11.6	121	10.0	260	10.8
Livestock	7	0.6	6	0.5	13	0.5
Unemployed	64	5.4	35	2.9	99	4.1
Not in workforce	466	39.0	653	53.9	1119	46.5
Total	1195	100	1212	100	2407	100

Source: Survey Findings, January 2017

4.66 The average annual family income of scheduled caste family is Rs.92,991 and marginally lower than the overage average annual family income of Rs.1,06,791.

4.67 **Economic Activity:** Thirty nine percent of the scheduled caste women respondents are members of SHG, which is slightly higher than the overall average membership of 36 percent (see Table 4.17). Amongst scheduled caste respondent women, only 5 percent are into an economic activity and this compared to the overall average of 10 percent (see Table 4.20) is very low.

4.68 Seventy three percent reported that lack of working capital was a difficulty faced by them in their economic activity, followed by 67 percent who reported of non-availability of finance at low interest as a difficulty (table 4.50). The percentage of scheduled caste women in economic activity who reported of these difficulties is comparatively higher than the percentage of all respondent women in economic activity, indicating that the scheduled caste women are in greater difficulty with respect to sourcing of funds.

Table 4.50: Difficulties in the Economic Activity

Difficulties	Percentage of SC Women	All Women Percentage
Lack of Working Capital	73.3	65.1
Non-availability of Finance for Low Interest	66.7	56.6
Non-availability of Raw Material	43.3	48.6
Payment (receivables) delayed	46.7	44.0
Health Issues Involved in the Activity	40.0	42.3
Lack of equipment/machinery	13.3	30.3
Lack of skill / business knowledge	16.7	22.9
Difficulty in Marketing	23.3	22.3
Shortage of Skilled Labour	13.3	13.7

Source: Survey Findings, January 2017

Profile of Disabled Women

4.69 There are about 1 percent (46 persons out of 6639 persons) amongst the members of respondent household who are disabled and they belong to 37 families (with more than one disabled member in some families). Amongst these disabled members of household, 18 persons are heads of household and 3 persons out of these 18 persons are women.

4.70 Thirty five percent of the disabled member household respondent women are members of SHG and 11 percent are into economic activity and most of them are having a shop and 1- respondent women manages a handloom unit. The disabled are on par with the overall percentage of membership in SHG and the women into economic activity.

4.71 Lack of working capital, non availability of raw material and delays in receivables have been reported by all those into economic activity. Their specific difficulties such as raw material (supplies for the shop/yarn for the handloom unit) and delayed receivable require support and guidance.

Outcome of Stakeholders Consultation Workshop

4.72 The stakeholders consultation workshop held in Chennai on 30th March 2017 was attended to by about 75 participants, comprising of women members of SHGs from Namakkal, Madurai, Thiruvannamalai and Thiruvallur districts, representatives from NGOs, educational and research institutions, representatives from Tamil Nadu State Government Departments like Department of Agriculture, Department of Environment, State Planning Commission and officers from TNSRLM and PVP.

4.73 The participants were briefed about the proposed project and its components, proposed target blocks and target beneficiaries. The Project Director, Tamil Nadu Pudhu Vazhvu Project, Thirumathi. V.Santha, IAS explained the purpose of the disclosure workshop and stressed the importance of stakeholders participation in project design. The Additional Project Director, Thiru. J.Sampath, summarised the project development objectives, which was followed by the presentation on the findings of the social assessment.

4.74 The women SHG members from the Districts stressed on the need for marketing support and finance for working capital at low interest rates as this would enable them to sustain and expand. The women SHG members were of the opinion that their margins were low as there are middlemen involved in marketing and to which the official from the Agriculture Department suggested that they make use of their 'Farmer Producers Collective'. The TNRTP officials stated that convergence with other Government departments is part of the scope of the proposed TNRTP project that aims at making use of existing facilities and schemes for the benefit of the target beneficiaries.

4.75 Suggestions to provide technical training, ensuring that the training period is adequate to cover the training modules, to be sensitive to the need of the disable, need for skill mapping, implementation to be demand driven and involving private sector in the project for employment were some of the suggestions made by the participants. The salient discussion points and how the project would address some of the suggestions and recommendations as part of the project interventions and how some could be taken up through other Departments by way of convergence is presented as Appendix-V.

5. Findings and Conclusion

5.1 The important development objective of the TNRTP is to increase access to value-added economic activities and job opportunities in targeted households. Based on these overall objectives, the project highlights the crucial focus areas as:

- i) Enterprise Promotion
- ii) Job opportunities
- iii) Value chain based approach
- iv) Convergence to existing skills training programme
- v) Public-Private Partnerships
- vi) Leveraging of existing CBO's
- vii) Investment driven by market opportunities and by community centre investment plans.

5.2 A Social Assessment of the standard of living of rural women and their livelihood initiatives was undertaken and the salient findings are summarized below.

Demographic Indicators of the sample respondents

5.3 Given that the NRLM targets the poor and poorest segments of the community as part of its PIP methodology, nearly 99 percent of respondent households belong to socially backward segment of the society out of which 34 percent belong to Scheduled Caste (SC), 33 percent to Most Backward Class (MBC) and 32 percent to the Backward Class (BC) (refer Table 4.2 and 4.5). Women headed households account for 17 percent of the sample households.

5.4 Amongst all members of the household, 35 percent amongst females and 20 percent amongst males are uneducated. Female educational attainment is comparatively lower than the male educational level till up to high school level. Given that girls are faring better from higher secondary and beyond up to post graduation and are currently not opting for technical education; this cohort could be looked at for enterprises that require higher literacy levels and adeptness with technical skills especially with respect to ancillary units for electronics and related industries. This is a significant untapped potential to promote skilled and higher paying jobs thus contributing to women's labour force participation (refer Table 4.8).

5.5 Fifty two percent amongst females and 38 percent amongst males are not in workforce (the State average of women not in workforce constitute 68 percent and men not in workforce constitute 41 percent). This implies that sizable numbers of people are in the category of dependents (not in workforce) and the remaining people who are employable have greater responsibility of supporting almost equal number of them. However. Among the women there are a large number that cite family and societal constraints to participation in the economy. Greater focus on awareness generation, sensitization and exploration of avenues that would be socially and culturally acceptable for women's economic participation would be important. More analysis on the reasons for the resistance could be insightful for programming (refer Table 4.9).

5.6 Amongst the women members of the household, 28 percent are casual labourers, followed by 6 percent agricultural labourers, 4 percent are salaried and 3 percent are into some form of trading. Significant number of women are working as casual labourers and agricultural labourers and this segment should be provided with required skill sets to enhance their earning ability and also support those among them who would want to be entrepreneurs. Given that a number of women are the main bread winners and labour does not provide regular income, new opportunities based on their skills can be explored. Moving agriculture labour to horticulture and floriculture could provide better wages.

5.7 Amongst those who are not in workforce, the employable age group of 25 years to 45 years comprises of 12 percent and most of them are female (89%) women and as

housewives they are not in workforce. If motivated and provided option to work at their own convenient time close to their place of living, this segment can very well form part of the workforce.

5.8 The number of households that come under the below poverty line category is 45 percent. The percentage of rural poor is higher than the 2011-12 BPL estimates for Tamil Nadu as per revised methodology of the planning commission of India (24.3%). This is also indicative of a more nuanced understanding of poverty and vulnerability of the community. Amongst the 175 respondent households who are into economic activity the BPL households is 24.6 percent, lower than the number of overall BPL households. This indicates that the households where women are involved in economic activity contributes to reducing poverty levels; thus, a critical motivation to support women led enterprises and employment/jobs for women.

5.9 Demographic profile gives an understanding of how the people in the selected blocks throw light on the appropriate intervention strategy. Basically, selected districts for the study present diverse regional characteristics: Cuddalore being coastal, agricultural and partly industrial; Namakkal accounts for large business sector along with agriculture and livestock units; Tirunelveli is both agricultural and industrial in nature; and Virudhunagar is predominantly industrial in character. Therefore, enterprise promotion, skill training and value chain based economic activities are to be designed and implemented through a need-based assessment after taking into account the economic geography of these regions.

Promotion of Value added enterprises

5.10 It is observed during the study that 27 percent of the people work as casual laborers and they are not getting regular income and they are not sure of the period of their employment. Only 46 percent get job for more than 180 days in a year, 46 percent get some job for less than 180 days (more than 90) and the rest are employed for only short duration (refer Table 4.37). Project interventions need to identify opportunities for regular jobs, which can keep them engaged for longer duration. Most of the people (89%) have been working in some job or other within the village, although duration of their employment may vary.

5.11 The study reveals that vast majority of the study population (70%) are unskilled workers and 22 percent learnt the skill on their own without any formal training; which implies that the project needs to give utmost priority in providing with skills for people to take up an economic activity or employment (refer Table 4.19).

5.12 The study also indicates that some of them are trained in some trade, which has no relevance to the current occupation which reflects a supply driven and non-market responsive trainings. It would become appropriate that the project takes into consideration the kind of job opportunities and potential around each of the geographical location and provide training for people in skills which are suitable to find them jobs.

5.13 Surprisingly only negligible size (1%) is engaged in 'group economic activity' and the rest is individual or family owned (and operated). The empowerment programs which are in existence have always encouraged people to start economic activity as a group in order to be economically sound and to be protected in terms of business risks, which an individual could encounter with. The project's proposed effort to support producer collectives and producer organizations will need to carefully look at and develop an effective strategy for group enterprises and economic activities (refer Table 4.20).

5.14 An important area for the project coverage are the households that are headed by single women such as widows, divorcees and unmarried women who have been supported with acquiring a base set of skills, assets or access to resources as part of existing initiatives. Further, the study indicates that the scheduled caste women have not been able to match the other women in terms of enterprises and self-employment (refer Table 4.49 and

4.9). a more tailored strategy while addressing these eligible households will be required for them to benefit from the project.

5.15 The Age Profile (refer Table 4.7) of the sample respondents sharply brings into focus the need to generate job opportunities in rural areas. People who are below 21 years of age are prospective entrants to the labour market; whereas those who are between 21 and 35 years of age are supposed to be in active employment and also managing the household. These sections in the labour force need to be supported through enterprise promotion and skill training programs.

5.16 Thirty six percent of the respondent women were members of self-help group (SHG) and the rest (64%) were not. Eligible non-SHG member beneficiaries will require intense guidance and support as part of the project initiatives as they may not be exposed to the elements of managing the finances and enterprises (refer Table 4.17).

5.17 Among the women into economic activity in the study area (refer Table 4.21), a single largest population (21%) is engaged in tailoring; however, their income is not substantial and many of them require additional finance to run their business or to expand. While a number of these trainings were provided without evaluating their employment potential, this skilled workforce will need to be considered.

5.18 A reasonably good number of people (20%) in the study area, amongst those into economic activity, are involved in rearing goat/cattle and thereby engaged in milk vending. Most of the people who are in milk vending, during consultations, have expressed their anxiety about the failure of monsoon and the price rise of fodder. If pastures are dried up and the cost of fodder goes up it would make things difficult for people who are rearing goat and cattle. Hence, newer methods in feed and rearing livestock through the existing veterinary department interventions should be leveraged to support them.

5.19 There are 13 percent women into economic activity who run petty shops in small villages and most of them expressed their need for additional finance; and it would be useful if the project facilitates access to soft loans. Twelve percent are engaged in cultivation and creating opportunities for regular employment during the off season would help them going well all through the year. Nine percent are engaged in weaving in handloom of household sector and 1 percent is having cloth stores (refer Table 4.21). Consultations have revealed that those who own looms find it difficult to manage working capital.

5.20 Significantly, 80 percent of the economic activity in the study area is managed by the individual women who own these enterprises and the rest is managed or supported by the husband (refer Table 4.24). Among those who are running their own economic enterprise, only 14 percent of them employed 1 or more people to work with them (refer table 4.25). Thirty two percent of the respondents have been running their respective economic activity for more than 10 years and sizable number of people (11%) has been doing their economic activity for a long period of more than 30 years. Potential for these women to expand their enterprises through skills, capital and business support services, and potentially offer employment to others needs focus.

5.21 Among those activities that have existed for over 30 years, agriculture accounts for 56 percent, followed by 22 percent livestock, 17 percent are shops and 5 percent is hotel. Interestingly, only 17 percent of the activities that exists over 30 years is managed by respondent women who are members of SHG and the remaining (83%) activities are managed by non-SHG respondents. This in comparison with the 35 percent of respondent women in economic activity being SHG members is low. The social category of the respondent women who manage these activities that are in existence for over 30 years comprise of 39 percent each of backward class and most backward class, followed by 17

percent scheduled caste and 5 percent belonging to general category. This is almost on par with the social profile of those into economic activities.

5.22 The longevity of running economic activity without proper training could only result in products which will not be competitive in the market. Hence it becomes important to train them properly with the skill required for the activity which they are doing. This will also help them make quality products and compete with others in the market.

5.23 Among those who run their own economic activity, most (94%) had have started with a moderate average investment of Rs.58,236 (see Table 4.29). This clearly indicates that initial capital remains as constraint for people to have a good start and those who start with less or moderate investment would continue find working capital for them as an issue. Project could find ways to help rural women to get capital for both starting the activity and for running it. The average income of the respondents into economic activity was Rs.65,040 derived through the economic activity.

5.24 Only 11 percent had borrowed from formal banking sector towards their economic activity as loan for investment and interestingly majority (91%) of them are SHG members, indicating that formal banking sector are accessible to members of SHG more easily than the non-members. The requirement of working capital and loan for the economic activity has been regarded as *important support required* for expanding the economic activity and all other support measures are reported as *may be useful*.

5.25 Only 29 percent of the respondents who are into economic activity have undergone some training and the rest (71%) have had no training. Twenty six percent stated that they were keen to have training and 74 percent did not want any training. Among those who wanted to be trained, 69 percent wanted training for skill development, followed by 22 percent who wanted training in marketing skills and 9 percent wanted training in entrepreneurial skills. This would invite the project to include educational element in helping the people understand about business, marketing and to identify skills required. Project can run short courses within the geographical location for wider coverage and selected people can also be sent for specialized training in different places where such facilities are available.

5.26 TNRTP should serve a convergence point in harnessing already existing schemes and programmes aimed towards women and Scheduled Caste/Tribe people. Different Government Departments are to be coordinated so that the TNRTP beneficiaries will reap the benefits of schemes launched for their well-being. In so far as skill training and enterprise promotion, Government agencies have already developed training modules and extending them Department-wise. This could be brought into a synergy so that TNRTP's objective could be realized.

5.27 There are about 1 percent amongst the members of respondent household who are disabled. Thirty five percent of the disabled member household respondent women are members of SHG and 11 percent are into economic activity and most of them are having a shop and 1- respondent women manages a handloom unit. Lack of working capital, non availability of raw material and delays in receivables have been reported by all those into economic activity. Their specific difficulties such as raw material (supplies for the shop/yarn for the handloom unit) and delayed receivable require support and guidance.

Skill Training and Job Opportunities

5.28 The educational attainment of the respondents offers the right avenue for implementing training programmes to impart skills for setting up enterprises with an account on value-chain approach. As 51 percent of the members of respondent household have studied up to high school market-centric investment to utilize their skills can be explored to improve their quality of life.

5.29 As against education, the employment scenario is disturbing; about 45 percent of the total respondents are not in the workforce, though this is better than the State average. Taking into account male-female comparison 52 percent of females and 38 percent of males are in not workforce. Even those who are in workforce 27 percent of them are casual workers with erratic income earnings. Females account for high percent (28%) than males (25%) in casual worker category. Therefore, majority of them are not in workforce in spite of their education and if at all they are employed, they are found to be only casual workers. Hence the problem of dependency is pronounced as those who do not constitute workforce are largely children, students, elderly and housewives in addition to those who do not go to work. TNRTP project must address the question of improving the Worker-Dependents ratio.

5.30 In rural Tamil Nadu youngsters have certain educational qualification, which are not relevant to the kind of opportunities available to them in their region (example: Web designing and Master's degree in International Business, etc); we also see many people with M.Phil in some villages. It is recommended that such qualified youngsters are engaged by the project as facilitators for enterprise and skill development and the project should also develop a mechanism to pay these youngsters for their services through the enterprise that they support. These youngsters can support in areas where the women into economic activity are not able to find time for, such as marketing, sourcing raw material, following up on receivables and reaching to the next level of market by helping the produces to meet the market requirements.

Project Support and Management

5.31 Only a small percentage of the women who are engaged in economic activity have borrowed from banks and private source (see Table 4.30) for initial capital and for working capital. The project needs to include a component, which can educate the rural population about various provisions available in the bank and the ways of accessing them. It would also be recommended that the proposed one-stop centre facilitates such loans and orienting people to learn about procedures to approach and avail.

5.32 Interestingly, among those who are running economic activity of their own, 90 percent are aware of the quality standards of the products or services, which they have been, engaged with. It is a positive sign and can be strengthened further by way of providing awareness and assistance required to produce quality products always.

5.33 In the study area 60 percent of the people are aware of the environmental impact of the job, which includes occupational hazards and environmental concerns to the location. An education through the project would help to have saturation of coverage among the people as far as environmental knowledge is concerned.

5.34 Only 17 percent have their economic activity insured and therefore it reminds the need for educating the people on the importance of insuring the economic activity and facilitating them to avail insurance.

5.35 While expressing the obstacle in executing the economic activity 65 percent have said it was lack of working capital and 57 percent said non-availability of loan at a lower interest. Capital appears to be the important hurdle that the people have to cross. Therefore, a project initiated support to help them avail capital for initial investment and working capital would benefit the community to a great extent. Lack of equipment and machinery is also attributed to lack of resources and therefore funds for buying necessary equipment and machinery, assistance in sourcing the right kind of machinery can also be included in the scope of the one-stop-centre.

5.36 People in the study area do not have adequate understanding of identifying what is their problem and what not. Some of them feel issues like travel time and connectivity are

'not a problem', managing children, harassment at workplace, safety during commuting and lack of proper accommodation are also considered to be 'not a problem at all'. Managing household duties, delayed payment, getting under paid and health issues at work place are considered to be a problem sometimes.

5.37 A communication strategy needs to be planned for helping the rural population to understand Business propositions and the following:

- a. Importance of group activities as against individual ownership
- b. Marketing techniques
- c. Skills required for respective occupation
- d. Employment opportunities
- e. Environmental issues
- f. Safety measures
- g. Schemes and provisions available with government for them
- h. Financial support available to them
- i. Banking procedures
- j. Quality issues
- k. Insurance

5.38 A significant majority of the respondents, 64 percent are not members of SHG. It is encouraging to find that those who are part of SHG have continued to remain for long. For enterprise promotion and marketing SHG offers a significant channel through which people can be given gainful employment. Apparently, there has been no institutional support for training and skill development as nearly 70 percent of respondents have not had any training per se and about 22 percent have self-acquired skill. In this context TNRTP may direct its operation to create sustainable job placement. It is the lack of institutional support to skill development most of the respondents are involved in economic activities, which do not entail any formal training in skill formation. Many of them are settled in running petty shop and rearing cattle. Most of them seem to be engaged in low income occupations in order to sustain their livelihood.

5.39 Project support and Management Component occupies an important and pivotal role in the implementation of TNRTP. It should be stated unequivocally clear that the financial inclusion is an urgent necessity to enable rural population to identify and engage in economically viable and remunerative occupation. Financial institutions must take a lead role to prove rural poor a liberal access to avail banking facilities. Those who borrow from banks constitute a very low percentage. TNRTP management may explore the possibility of persuading banks and the institutions to extend directed credit programmes to cover the beneficiaries of TNRTP. Financial assistance appears to be a major factor in managing their economic activities.

5.40 Further the project support component must include measures to enable the TNRTP beneficiaries to make marketable products or services. For this, quality standards are crucial to give the product/services a competitive edge. Short-term awareness programmes regarding quality standard could be organized by the TNRTP.

5.41 Using appropriate technology in promoting enterprises would be useful. Introduce activities like community radio, community magazine, health workers etc. Women need to be trained on development aspects and empowerment components. Women need to be trained on their eligibility, laws and legal provisions. Women need to get trained on managing resources especially revolving fund, distribution of loan, recovery and investment techniques.

Summary List of FGDs

S No	Date	Place	District	No of people attended	
				Total	Women
1	29-Dec-16	Keezh Anuvampattu	Cuddalore	22	22
2	30-Dec-16	Veerankoilthittu (Trirukazhipalai Keezh)	Cuddalore	55	51
3	31-Dec-16	A.P.Nadanoor	Tirunelveli	14	13
4	31-Dec-16	Kadayam Perumpathu	Tirunelveli	20	17
5	02-Jan-17	Indira Nagar (Kurinjippadi)	Cuddalore	10	10
6	02-Jan-17	Bharathi Nagar (Kadayam)	Tirunelveli	24	22
7	02-Jan-17	Kila Ambur	Tirunelveli	11	11
8	03-Jan-17	Ambalvanan Pettai (Kurinjippadi)	Cuddalore	10	10
9	03-Jan-17	Pulavanoor	Tirunelveli	18	4
10	03-Jan-17	Madathoor	Tirunelveli	12	12
11	04-Jan-17	Thaiyalgunam Pattinam (Kurinjippadi)	Cuddalore	10	10
12	04-Jan-17	Ariyakulam (Deivanayaperi)	Tirunelveli	21	16
13	05-Jan-17	Anguchettipalayam	Cuddalore	10	10
14	05-Jan-17	Venkat Rayapuram	Tirunelveli	15	15
15	05-Jan-17	Vijayaachambadu (Ittamozhi)	Tirunelveli	20	16
16	06-Jan-17	Melmampattu	Cuddalore	10	10
17	06-Jan-17	Kotti Konankuppam	Cuddalore	5	5
18	06-Jan-17	Thottakudi	Tirunelveli	13	13
19	06-Jan-17	Inam Reddiypatti	Virudhunagar	19	17
20	06-Jan-17	Rajiv Gandhi Nagar (Thulukkappatti)	Virudhunagar	5	5
21	07-Jan-17	Malligaipattu (Panrutti)	Cuddalore	18	18
22	07-Jan-17	Andankulam (Vadaku Vijayanarayam)	Tirunelveli	14	8
23	07-Jan-17	Vadamalaikurichi	Virudhunagar	13	13
24	07-Jan-17	Azhagapuri	Virudhunagar	10	10
25	07-Jan-17	Vai Poottan patti	Virudhunagar	11	11
26	07-Jan-17	MGR Nagar, Kuppendapalayam	Namakkal	8	8
27	08-Jan-17	Kattukoodalur (Panrutti)	Cuddalore	8	8

S No	Date	Place	District	No of people attended	
				Total	Women
28	08-Jan-17	Podiyanoor (Avudaiyanoor)	Tirunelveli	8	3
29	08-Jan-17	Chathirareddypatti	Virudhunagar	14	14
30	08-Jan-17	Govindanallur	Virudhunagar	16	16
31	08-Jan-17	Elanthakuttai	Namakkal	17	17
32	08-Jan-17	Kokkarayanpettai (Ammasipalayam)	Namakkal	15	13
33	09-Jan-17	Manikkollai	Cuddalore	16	16
34	09-Jan-17	Thillaividangan (Parangipettai)	Cuddalore	10	10
35	09-Jan-17	Keezha Pavur	Tirunelveli	12	12
36	09-Jan-17	Kallurani (Gurusamypuram)	Tirunelveli	13	13
37	09-Jan-17	Thattankuttai	Virudhunagar	4	3
38	09-Jan-17	Sokkanathanputhur	Virudhunagar	18	17
39	09-Jan-17	Thalavaipuram	Virudhunagar	8	8
40	09-Jan-17	Thattankuttai	Namakkal	26	26
41	09-Jan-17	Keel Paavur (Thuvarangadu)	Namakkal	15	15
42	09-Jan-17	lynthupannai (Kadachanallur)	Namakkal	12	10
43	10-Jan-17	Alappakkam (Ambedkar Nagar)	Cuddalore	10	10
44	10-Jan-17	Ramanathan Kuppam (Parangipettai)	Cuddalore	46	46
45	10-Jan-17	Kodipallam	Cuddalore	12	12
46	10-Jan-17	Poolankulam	Tirunelveli	10	10
47	10-Jan-17	Kudalpuri Natham	Virudhunagar	11	11
48	10-Jan-17	Sivalingapuram	Virudhunagar	19	11
49	10-Jan-17	S Thirukothaiyapuram	Virudhunagar	14	14
50	10-Jan-17	Thirunagar Colony (Karuveppampatti)	Namakkal	20	20
51	10-Jan-17	Varugurampatti	Namakkal	17	16
52	10-Jan-17	Thanneerpandalpalayam	Namakkal	16	15
53	11-Jan-17	Rajagopalaperi	Tirunelveli	11	11
54	11-Jan-17	Asilapuram	Virudhunagar	21	21
55	11-Jan-17	Ganapathy Sundaranachiyarpuram	Virudhunagar	20	20
56	11-Jan-17	Eraiyamangalam (Velliyampalayam)	Namakkal	15	13

S No	Date	Place	District	No of people attended	
				Total	Women
57	11-Jan-17	Unjapalayam (Andipalayam)	Namakkal	10	10
58	11-Jan-17	Karattankadu (Kaliyanur)	Namakkal	14	14
59	11-Jan-17	Mettupalayam (Vattur)	Namakkal	17	17
60	12-Jan-17	Thuthikulam	Tirunelveli	12	12
Overall Total				905	841

General Welfare Schemes For Dovetailing under Convergence

Through Rural Development & Panchayat Raj Development the Government of Tamil Nadu has been implementing various programs which would respond to the needs every section of the population in rural Tamil Nadu, which in turn would also address issues related to women, youth, unemployment and infrastructure. The following schemes have been implemented through Rural Development & Panchayat Raj Development.

- 1 Tamil Nadu Village Habitation Improvement Scheme (THAI)
- 2 Chief Minister Solar Powered Green House Scheme (CMSPGHS)
- 3 Energisation of Street Lights with Solar Energy
- 4 Comprehensive School Infrastructure Development Scheme (CSIDS)
- 5 Member of Legislative Assembly Constituency Development Scheme (MLACDS)
- 6 Rural Buildings Maintenance and Renovation Scheme (RBMRS)
- 7 Self Sufficiency Scheme (SSS)
- 8 Rural Infrastructure Scheme (RIS)
- 9 Renovation of Integrated Sanitary Complex for Women
- 10 Integrated Men Sanitary Complex (IMSC)
- 11 Clean Village Campaign
- 12 Socio - Economic Development Programme (SEDP)
- 13 THANE
- 14 Rural Roads under NABARD - Rural Infrastructure Development Fund (RIDF-XVII)
- 15 Tamil Nadu Rural Roads Improvement Scheme (TNRRIS)
- 16 Scheme Component of Pooled Assigned Revenue (SCPAR)
- 17 Solid Waste Management System (SWMS)

Tamil Nadu Village Habitations Improvement (THAI) Scheme: Started in 2011-12, this scheme is meant to be providing facilities to overcome the bottlenecks in the uneven distribution of resources and to provide minimum basic infrastructure facilities to all the habitations. There are about 6 habitations on an average for each Village Panchayat in Tamil Nadu with 79,394 habitations in 12,524 Village Panchayats. The average number of habitations in a Village Panchayat in The Nilgiris District is 37 whereas it is only 3 in Villupuram District and the financial allocation is made accordingly. There are 12,524 Village Panchayats in the State spread across the 31 Districts (except Chennai). The scheme provides the following:

- Water supply
- Street Lights
- Roads especially link roads and cement concrete roads
- Burial grounds
- Pathway to burial grounds

Additionally, the scheme also makes provision for:

- Anganwadi Centers
- Public Distribution Systems Shops
- SHG Buildings
- Threshing Floors
- Play Grounds

Chief Minister Solar Powered Green House Scheme (CMSPGHS): The scheme aimed at providing Solar Powered Green Houses to all the people living below poverty line in rural areas. It was planned that each house is built with an area of 300 square feet at a unit cost of Rs.1.80 lakh fully funded by the State Government. The house would include a living

room, bed room, kitchen, toilet and verandah apart from Rain Water Harvesting provision. Each house is expected to be provided with 5 solar powered Compact Fluorescent Lamps (CFL), one each in bed room, living room, kitchen, toilet and verandah. Each beneficiary is given the option to have an electric connection powered by TNEB, which will be metered. The Green Houses are constructed either insitu (replacing his/her existing dwelling structure) or in the land owned by the beneficiary elsewhere in the Village Panchayat. The supply, installation and commissioning of solar panels and lights are undertaken directly by TEDA by following established procedures in co-ordination with the Project Directors of District Rural Development Agencies.

Energisation of Street Lights with Solar Energy: Energisation of Street Lights with Solar Power is a State funded scheme announced by the, under which the existing street lights in the Village Panchayats are replaced with solar powered street lights with an objective of reduction in the maintenance expenditure and promote the concept of renewable energy in rural areas. This programme is implemented in the Village Panchayats on an experimental basis in 1,000 Village Panchayats for replacement with solar power within a period of 5 years

Comprehensive School Infrastructure Development Scheme (CSIDS): Government of Tamil Nadu introduced this program with an objective of providing basic infrastructure facilities like New Buildings, Kitchen sheds, Water supply and Toilets, etc., in the Panchayat Union Primary and Middle Schools in rural areas. Repairs and renovation of the existing facilities are also included in the scheme. Under this existing water supply system in the schools which are in damaged condition are taken up for repairs. Extension of pipeline provided where it is necessary. New water supply connection from the Panchayat or a new bore well also provided where it is necessary.

Rural Buildings Maintenance and Renovation Scheme (RBMRS): This scheme was introduced with an objective of routine maintenance of rural Local Bodies assets. Continuous and proper maintenance of the buildings is done so as to have the full utilization of the assets created. The assets of the rural Local Bodies such as Anganwadi Centers, Panchayat office buildings, Overhead tanks, Integrated Sanitary Complexes for Women are taken up for renovation under the Scheme.

Self Sufficiency Scheme (SSS): SSS is implemented as a scheme with community participation in collaborative decision-making, mediation, community building and consensus building to ensure an open and accountable process through which the individuals and groups could exchange views and promote useful community assets. It is a measure to promote public participation in Government Schemes

List of Permitted Works under SSS

1. Construction of buildings, laboratories, toilets and compound walls/fencing to Government, Adi Dravidar, Tribal, Panchayat Union and Kallar Reclamation schools, Government Colleges and Government Hostels.
2. Construction of buildings, compound walls and fencing to Government Hospitals, Primary Health Centers, Sub-centers, Veterinary Dispensaries, Livestock Centers and Libraries. Construction of compound walls in Burial grounds including compound walls in the Burial grounds belonging to public wakfs registered with the Tamil Nadu Wakf Board will also be taken up.
3. Construction of Libraries in rural and urban areas, Noon Meal Centers, Anganwadis, School Kitchen Sheds and Public Distribution System Shops in rural and urban areas. Wherever construction of libraries are undertaken, care should be taken that adequate contribution has been made for the procurement of books.
4. Creating community assets like drinking water sources, cement concrete roads and threshing floors in rural and urban areas.
5. Maintenance of all community assets. Priority shall be given for the maintenance of Integrated Sanitary Complex for women and men.

6. Construction of Integrated Sanitary Complex for women and men.
7. Construction of bridges, culverts, up gradation of gravel/WBM roads to BT standard, renewal of worn out BT roads, improvement of streets and lanes with brick or metal stones or cement slabs or cement concrete.
8. Formation, improvement and maintenance of parks, play grounds, traffic islands, fountains, street lights (including solar lights).
9. Purchase of furniture, computers and accessories for Government and Panchayat Union schools, libraries and buildings for the use of the public. Old computers and accessories should not be purchased.
10. All types of works related to Solid Waste Management, and works related to improving the sanitation conditions of the environment.
11. Provision for Solar lights in Anganwadis and other Public buildings owned by Government and Rural and Urban Local Bodies.

Rural Infrastructure Scheme: The objective of the Rural Infrastructure Scheme is to stabilize the assets created under MGNREGS and to maintain the basic infrastructure facilities especially the road network. Following are the priority activities under RIS:

- Up gradation of existing Earthen and Gravel roads into WBM roads;
- up gradation of existing WBM roads into BT Roads;
- repairs to the sluices, surplus weirs, construction of retaining wall in the water bodies desilted under MGNREGS; and
- Construction of culverts and retaining walls in the newly formed roads under MGNREGS.

Renovation of Integrated Sanitary Complex for Women: Through this scheme the Government of Tamil Nadu decided to build Integrated Sanitary Complexes for Women in all the 12,618 Village Panchayats in the State. The sites were selected which can be easily accessible to the rural women and nearer to the habitations. Each complex had 14 water closets, 2 bathrooms, 1 pump room with pump set, 1 water tub and stone-paved washing facilities. Adequate water supply for washing and bathing requirements were also ensured. The total users were identified and grouped for the purpose of allocation of individual toilets within the complex. The Village Panchayats provided electricity connection for water supply and lighting and the allotted families maintained the upkeep of the complex. The complexes were provided with incinerators for disposal of the sanitary napkins of the user women. Initially, 385 Integrated Sanitary Complexes for Women were constructed.

Socio - Economic Development Programme: Socio Economic Development Programme was launched in the backward districts of Dharmapuri and Krishnagiri. Activities such as construction of Green houses, Aavin Parlors, purchase of power sprayers to poor farmers, purchase of medical equipment for primary health centers, Extension of pipeline from Hogenakkal water supply scheme, modernization of Anganwadi buildings were considered and people were given various training programmes accordingly.

THANE Housing Scheme: This is a scheme designed to support victims of 'Thane cyclone' – one of the worst which the state has witnessed, in Cuddalore and Villupuram Districts and according to this scheme rural families which were affected by THANE cyclone given house of 200 square feet, with a living room, kitchen and toilet including provision for Rain Water Harvesting structure. The toilet component was provided under Nirmal Bharat Abhiyan (NBA). Houses were constructed either in situ (replacing his/her existing dwelling structure) or in the land owned by the beneficiary elsewhere in the Village Panchayat.

Rural Roads under NABARD - Rural Infrastructure Development Fund (RIDF): This extended financial assistance to Village Panchayats, Self Help Groups and Non-Government Organizations for taking up infrastructure projects such as rural roads and bridges in rural areas.

Scheme for Forest Dependent Tribal: The objectives of the scheme are as follows:

- To provide infrastructure support for the development of tribal settlements
- To provide health, education, electricity, drinking water, housing and approach road to improve the standard of living of tribal within forest areas
- To establish partnerships with tribal for their development, empowerment and engage them in conservation and management of the forest wealth
- To develop required skills for tribal, tap and utilize their knowledge for infrastructure development in settlements thereby ensuring confidence building and overall prosperity in their life systems



TAMIL NADU RURAL TRANSFORMATION PROJECT

சமூக மதிப்பீடு

தேதி	பேட்டியாளர்	மேற்பார்வைவாளர்

1. அடையாளப்படுத்துதல்:

1.1 பதில் அளிக்கும் பெண்ணின் பெயர்		பிறந்த வருடம்	
1.2 தந்தை/ தாயின் பெயர்			
1.3 தெரு பெயர் (ரோடு)		1.4 கதவு எண்	
1.5 வசியிடம் / வாழ்விடத்தின் பெயர்			
1.6 வருவாய் கிராமத்தின் பெயர்			
1.7 கிராம ஊராட்சியின் பெயர்			
1.8 தாலுக்காவின் பெயர்			
1.9 மாவட்டத்தின் பெயர்			
1.10 தொடர்பு உள்ள தொலைபேசிகள்களின் எண்			

2. பொதுத் தகவல்கள்:

2.1 மதம்		இந்து - 1 முஸ்லிம் - 2 கிறிஸ்தவ - 3 மற்றவை - 4 (குறிப்பிடவும்)
2.2 தாய்மொழி		தமிழ் - 1 தெலுங்கு - 2 கன்னடம் - 3 மலையாளம் - 4 மற்றவை - 5 (குறிப்பிடவும்)
2.3 சமூகப்பிரிவு		OC / பொது - 1 BC - 2 MBC - 3 SC - 4 ST - 5
2.4 எந்த ஜாதி (SC/ST - எனில் கட்டாயம் எழுதவும்)		
2.5 எந்தவகை ஆண்டுகள் இங்கு வசிக்கிறீர்கள்		பிரதான ஆண்டுகள்
2.6 வங்கி கணக்கு உள்ளதா		ஆம், தம் பெயரில் - 1 ஆம், குடும்ப ரபர் பெயரில் - 2 இல்லை - 3
2.7 ஆதார் அட்டை உள்ளதா		ஆம் - 1 இல்லை - 2
2.8 MGNREGS அட்டை உள்ளதா		ஆம் - 1 இல்லை - 2
2.9 பழங்குடியினர் நல அட்டை உள்ளதா		ஆம் - 1 இல்லை - 2
2.10 பதில் அளிக்கும் பெண்ணின் தலை குடும்பத்தில்		திருமணமானவர் - 1 திருமணமாகாதவர் - 2 திருமணம் செய்யவில்லை (>25 ஈடி) - 3 விதவை - 4 விவாகரத்தானவர் - 5 பிரித்து வாழ்பவர் - 6
2.11 சுய உதவிக்குழு உறுப்பினரா		ஆம் - 1 இல்லை - 2
2.12 ஆம் எனில், எந்தவகை ஆண்டு களாக உறுப்பினராக உள்ளீர்கள்		பிரதான வகுத்தகக் குறிப்பிடவும்
2.13 தங்களுக்கு தொழில் சார்ந்த திறமை உள்ளதா		(ஆம்) பாரம்பரியமாக - 1 சுயமாக கற்றுது - 2 பயிற்சியில் கற்றுக்கொண்டது - 3 இல்லை - 4

3. குடும்ப உறுப்பினர்கள் விபரம்:

3.14 வருட வருமானம்	துணை தொழில்									
	முக்கிய தொழில்									
3.13 ஏதேனும் உடல்/ மன ரீதியான ஊனம் உள்ளவரென்றால்										குறிப்பிடுக
3.12 வேலை இடம் (முக்கிய தொழில்)										அதே கிராமம்/நகரம் - 1 வேறு (குறிப்பிடுக) - 2
3.11 இல்லையெனில் ஏன் தொழில் செய்யவில்லை (3.9-ல் பதில் 12 (அ) 13 எனில்)										வேலை கிடைக்கவில்லை -1 வயதானவர் -2 தகுதியற்ற / ஊனமுற்றவர் -3 குழந்தை -4 திறமையின்மை -5 மாணவர் -6 இல்லத்தரசி -7 நிதி பற்றாக்குறை-8 மற்றவர்கள் -8
3.10 வேறு துணை தொழில்										பெட்டி/ டீ கடை-1 பழுது பார்த்தல்/ உதிரி பாகம்-2 சிறு தொழில் -3 வணிகம்/வர்த்தகம் -4 சுய வேலை - 5 (பிரைவட்/ஆசாரி/நாவிதர் ஆகியோர்) ஊதியம்/ ஓய்வூதியம் - 6 தொழில் முறையாளர் -7 தினக்கூலி -8 விவசாயி-9 விவசாயக்கூலி-10 கால்நடை/ பால்-11 வேலையற்றவர் -12 வேலைக்கு செல்லாதவர் -13
3.9 தாங்கள் செய்யும் முக்கிய தொழில்										
3.8 18 வயதிற்கு உட்பட்டவர் (<18 yrs)										படித்து கொண்டிருப்பவர் - 1 படிப்பை நிறுத்தியவர் - 2
3.7 கல்வித் தகுதி										5 வது வரை - 1 பட்டயப்படிப்பு /ITI- 5 8 வது வரை - 2 பட்டப்படிப்பு - 6 10 வது வரை - 3 மேல் பட்டப்படிப்பு - 7 +2 வரை - 4 ஏதுமில்லை - 8
3.6 படிப்பறிவு										எழுத படிக்க தெரியும் -1 எழுத படிக்க தெரியாது -2
3.5 திருமண விவரம்										திருமணமானவர் -1 பிரிந்து வாழ்பவர் -3 திருமணமாகாதவர் -2 விதவை -4
3.4 வயது										நிறைவுற்ற வயது (1 வயதிற்கு குறைந்த குழந்தை என்றால் 0 போடவும்)
3.3 பாலினம்										ஆண் -1 பெண் -2
3.2 குடும்பத்தலைவருக்கு என்ன உறவு முறை	1									கணவர் / மனைவி -2 மகன்/மகள் -3 மருமகன்/மருமகள் -4 சகோதரன்/சகோதரி -5 சகோதரன்/சகோதரி துணைகள் -6 பெற்றோர் -7 பேரக்குழந்தை -8 தாரத்து உறவு-9 உறவு இல்லாதவர்-10
3.1 பதில் சொல்லும் பெண்மணி மற்றும் அவர் குடும்ப நபர்கள் விவரம் (HH - குடும்பத்தலைவர்)										
	HH	2	3	4	5	6	7	8		

4. தொழில் விபரம்: (பொருளாதார செயல்பாடு)

4.1 யாருடன் தொழில் செய்கிறீர்கள்?		தனியாக -1 குடும்பத்தாருடன் - 2 குழுவாக - 2
4.2 என்ன தொழில் செய்கிறீர்கள்?		
4.3 என்ன வகை தொழில் செய்கிறீர்கள்?		பாரம்பரியமானது - 1 சுயமாக துவங்கியது - 2 மற்றவை - 3 (குறிப்பிடவும்)
4.4 இந்தத் தொழிலுக்கு யார் முதலாளி?		நான்-1 குடும்பம்-2 குழு-3 குழுவில் உள்ள மற்றொருவர்-4
4.5 தொழிலை நிர்வகிப்பது யார்?		நான் -1 என் கணவர் -2 குழுவில் உள்ள மற்றொருவர் -3
4.6 தொழில் குழு என்றால், குழுவில் உள்ளவர்களின் எண்ணிக்கை		தொழிலில் ஈடுபடுபவர்கள் மட்டும்
4.7 தொழிலில் உள்ள வேலையாட்கள் / வேலையில் ஈடுபடும் குடும்ப உறுப்பினர்கள் எண்ணிக்கை	வேலையாட்கள்	குடும்ப உறுப்பினர்கள்
		பதிலளிப்பவர் மற்றும் குழு உறுப்பினர்களை தவிர்த்த எண்ணிக்கை
4.8 தொழில் துவங்கப்பட்ட ஆண்டு		வருடத்தை எழுதவும்
4.9 சுயமாக / குழுவாக முதலீடு செய்த மொத்த தொகை		தனி எனில் உங்களுடைய முதலீடு. குழு எனில் குழுவினரின் மொத்த முதலீடு
4.10 நிறுவனத்தில் செய்யப்பட்ட முதலீடு	கொட்டகை/ கட்டிடம்	
	பொருட்களின் இருப்பு	
	இயந்திரம்	
	மின்சார / வாடகை / வியாபார வைப்புத்தொகை	
	மொத்தம்	
4.11 நடைமுறை வர்த்தக மூலதன முதலீடு		மாதந்தோறும்
4.12 குறுகிய/ நீண்டகால கடன் ஏதேனும் இருந்தால் அதன் விபரம்	வங்கி	
	தனியார்	
4.13 சுழற்சிக்குடன், மிகைப்பற்று, பணக்கடன் ஏதேனும் இருந்தால் அதன் விபரம்	வங்கி	
	தனியார்	
4.14 வருடாந்திர நிகர வருமானம்		அனைத்து செலவுகளும் போக மீதமுள்ள நிகர வருமானம்
4.15 இதுதான் முதன்மையான, முக்கியமான வருமானமா?		ஆம் - 1 இல்லை - 2
4.16 இல்லையெனில், முதன்மையான, முக்கியமான வருமானம் எது?		அதன் வருடாந்திர நிகர வருமானம்
4.17 தங்கள் தயாரிப்புக்களுக்கு தேவையான தரத்தைப் பற்றி உங்களுக்கு தெரியுமா?		ஆம் - 1 இல்லை - 2
4.18 உங்களது தயாரிப்பு செயல் முறை, சுற்றுச்சூழலுக்கு பாதகமாக உள்ளதா (அ) இல்லையா என்று உங்களுக்கு தெரியுமா?		ஆம் - 1 இல்லை - 2
4.19 உங்களது தொழிலுக்கு காப்பீடு செய்துள்ளீர்களா?		ஆம் - 1 இல்லை - 2

5. தொழில் செயல்பாடுகளில் உள்ள தடைகள்

5.1 அன்றாட நடைமுறை மூலதன பற்றாக்குறை		ஆம்-1 இல்லை - 2
5.2 குறைந்த வட்டியில் பணம் கிடைக்காமை		ஆம்-1 இல்லை - 2
5.3 தேர்ச்சி பெற்று, திறமையான தொழிலாளர்களின் பற்றாக்குறை		ஆம்-1 இல்லை - 2
5.4 மூலப்பொருட்கள் கிடைக்காமை		ஆம்-1 இல்லை - 2
5.5 தயாரித்த பொருட்களை சந்தைப்படுத்துதலில் உள்ள சிரமம்		ஆம்-1 இல்லை - 2
5.6 இயந்திரங்கள்/உபகரணங்கள்		ஆம்-1 இல்லை - 2
5.7 திறமை மற்றும் தொழில்நுட்ப அறிவு இல்லாமை		ஆம்-1 இல்லை - 2
5.8 விற்பனையான பொருட்களின் தொகை வாராதிருத்தல்/ மிக தாமதமாக கிடைத்தல்		ஆம்-1 இல்லை - 2

5.9 இத்தொழிலால் ஏற்படும் சுகாதார பிரச்சனைகள் ஏதேனும் இருப்பின் அதுபற்றி உங்களுக்கு தெரியுமா?	ஆம்-1 இல்லை - 2
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6. தொழில் செயல்பாடுகள் தொடர/விரிவுபடுத்த தேவையான ஆதரவு:

1 முதல் 5 வரையான அளவீடுகளில் குறிப்பிடவும்:		
மிக மிக முக்கிய தேவை -1	முக்கிய தேவை - 2	
பயனுள்ளதாக இருக்கலாம் - 3	தேவை இல்லை - 4	எப்பொழுதும் இல்லை - 5
6.1 நடைமுறை முதலீட்டிற்கு தேவையான நிதி		
6.2 செயல்பாடுகளை மேம்படுத்த தேவையான குறுகியநீண்ட காலக்கடன்		
6.3 செயல்பாடுகளை மேம்படுத்த தேவையான தொழில்பயிற்சி		
6.4 உள்ளூரிலேயே மூலப்பொருட்கள் கிடைக்கச் செய்தல்		
6.5 சந்தைப்படுத்துதலுக்கு ஆதரவு		
6.6 நிபுணர்களின் வழிகாட்டல் மற்றும் சிரமமான நேரங்களில் ஆதரவு		
6.7 தொழில்நுட்ப உதவி		
6.8 மற்ற அரசு திட்டங்களுடன் இதனை இணைப்பது		
6.9 தங்கள் தொழிலுக்கு எந்த நிலையில் உள்ளீடு?ஆதரவு தேவை என்று நினைக்கிறீர்கள்?	மூலப்பொருட்கள்-1 செயல்முறை-3 மற்றவை - 5 (குறிப்பிடவும்)	வடிவமைப்பு-2 தரமாக பேக் செய்தல்-4

7. பயிற்சி (தொழிலில் செய்யும் பெண்களிடம் மட்டும்)

7.1 ஏதாவது பயிற்சி பெற்றுள்ளீர்களா?	ஆம்-1 இல்லை - 2
7.1a ஆம் எனில், எந்த மாதிரியான பயிற்சி?	திறன் வளர்த்தல் -1 தொழில்முனைவோர் உருவாக்கும் திட்டம் (EDP) -3
7.1b ஆம் எனில், எந்த நிறுவனம் பயிற்சி கொடுத்தது?	அரசு -1 அரசு சாரா அமைப்பு -2 தனியார் -3
7.2 அந்த பயிற்சி தற்போதைய தொழில் செயல்பாடுகளுக்கு உதவியாக உள்ளதா?	ஆம்-1 இல்லை - 2
7.2a இல்லையெனில், ஏன்?	
7.3 தங்களுக்கு பயிற்சி ஏதேனும் தேவையா?	ஆம்-1 இல்லை - 2
7.3a ஆம் எனில், எந்த மாதிரியான பயிற்சி?	திறன் வளர்த்தல் -1 தொழில்முனைவோர் உருவாக்கும் திட்டம் (EDP) -3

8. வேலைக்கு செல்லும் பெண்கள் (தினக்கூலி வேலைக்கு / மாத சம்பளத்திற்கு வேலைக்கு செல்லும் பெண்களிடம் மட்டும் கேட்கவும்):

8.1 எத்தனை வருடங்களாக இந்த வேலையில் இருக்கிறீர்கள்?	நிறைவடைந்த ஆண்டுகள்
8.2 கூலி/சம்பளம் எப்போது பெறுகிறீர்கள்?	தினசரி - 1 வாராவாரம் - 2 இரு வாரங்களுக்கு ஒரு முறை - 3 மாதாமாதம் - 4
8.3 உங்களுக்கு வருடத்திற்கு எத்தனை நாட்கள் வேலை கிடைக்கும்?	சராசரியாக (மாதத்தில் எத்தனை நாட்கள் x வருடத்தில் வேலை செய்த மாதங்கள்)
8.4 எவரிடம் வேலைக்கு செல்கிறீர்கள்?	அரசு -1 தனியார் -2
8.5 நீங்கள் ஏதேனும் பயிற்சி பெற்றுள்ளீர்களா?	ஆம், நிறுவனத்தில் -1 ஆம், வெளியில் -2 இல்லை -3
8.6 ஆம் எனில், பயிற்சி உங்கள் வேலைக்கு உபயோகமாக உள்ளதா?	ஆம்-1 இல்லை - 2
8.7 உங்களது திறமையையும் வேலைவாய்ப்பையும் அதிகரித்துக்கொள்ள தேவையான பயிற்சியை பெற உங்களுக்கு ஆர்வம் உள்ளதா?	ஆம், தற்போதைய பணி தொடர்பானதாக - 1 ஆம், புதிய திறன் - 2 இல்லை -3
8.8 ஆம் எனில், எந்த வேலைக்கான பயிற்சி? ஏன்?	

8.9 தற்பொழுது தங்கள் வேலையில் தாங்கள் எதிர்கொள்ளும் பிரச்சனைகள் விபரம்		
1 முதல் 5 வரையான அளவீடுகளில் குறிப்பிடவும்:		
மிகவும் பிரச்சனைக்குரியது -1	பிரச்சனைக்குரியது -2	சில சமயங்களில் -3
பிரச்சனை இல்லை -4	எப்பொழுதும் பிரச்சனை இல்லை -5	
8.9 a. பயணம் / பயணத்திற்கு ஆகும் நேரம் /பஸ் வழித்தட இணைப்பு இல்லாதது		
8.9 b. வீட்டு வேலைகளை நிர்வகிப்பது		
8.9c. குழந்தைகளை நிர்வகிப்பது / பள்ளிக்கு அனுப்புவது		
8.9d. வேலைக்கு செல்லும் இடத்தில் பாதுகாப்பின்மை (துன்புறுத்தப்படுதல்)		
8.9e. வேலைக்கு சென்று வரும் நேரத்தில் உள்ள பாதுகாப்பின்மை		
8.9 f. தாமதமாக தரப்படும் கூலி /சம்பளம்		
8.9g. குறைந்த சம்பளம்/ உழைப்புக்கேற்ற ஊதியம் இல்லாதது		
8.9h. அடிக்கடி அதிகரிக்கப்படும் வேலை நேரம்		
8.9i. உடல் நல, சுகாதார பிரச்சனைகள்		
8.9j. தங்கும் இடவசதி இல்லாமை		
8.10 நீங்கள் ஏன் தொழில் செய்யவில்லை?		நிதி பற்றாக்குறை -1 திறமையின்மை -2 என்ன செய்வதென்று தெரியவில்லை -3 மற்றவை - 4 (குறிப்பிடவும்)
8.11 உங்களுக்கு எல்லாவித உதவிகளும் அளித்தால், நீங்கள் தொழில் செய்ய ஆர்வமாக உள்ளீர்களா?		ஆம்-1 இல்லை - 2
8.12 இல்லை எனில், ஏன்?		விரும்பவில்லை-1 நிர்வகிக்க முடியாது -2 குடும்பத்தில் அனுமதிக்க மாட்டார்கள்-3 சமூகம் அனுமதிக்காது -4 மற்றவை - 5 (குறிப்பிடவும்)

9. வேலைக்கு செல்லாத குடும்ப பெண்கள் (வேலையில் இல்லாத/ குடும்பத்தலைவி/ தொழில் செய்யாத பெண்களிடம் மட்டும் கேட்கவும்)

9.1 நீங்கள் ஏன் கூலி/சம்பள வேலைக்கு செல்லவில்லை?		தேவையில்லை (நிதி பிரச்சனை இல்லை)-1 தேவையான படிப்பு இல்லை -2 திறமையில்லை -3 குடும்பத்தில் அனுமதிக்க மாட்டார்கள் -4 சமூகம் அனுமதிக்காது -5
9.2 நீங்கள் ஏன் தொழில் ஏதும் செய்யவில்லை?		நிதி பற்றாக்குறை -1 திறமையின்மை -2 என்ன செய்யவதென்று தெரியவில்லை-3 தேவையில்லை (நிதி பிரச்சனை இல்லை)-4 குடும்பத்தில் அனுமதிக்க மாட்டார்கள் -5 சமூகம் அனுமதிக்காது -6 மற்றவை - 7 (குறிப்பிடவும்)
9.3 உங்களுக்கு எல்லாவித உதவிகளும் அளித்தால், நீங்கள் ஏதேனும் தொழில் செய்வீர்களா?		ஆம்-1 இல்லை - 2
9.4 இல்லை எனில், ஏன்?		விரும்பவில்லை -1 நிர்வகிக்க முடியாது -2 குடும்பத்தில் அனுமதிக்க மாட்டார்கள் -3 சமூகம் அனுமதிக்காது -4 மற்றவை - 5 (குறிப்பிடவும்)

10. குடும்ப வருமானம் (அனைத்து ஆதாரங்களிலிருந்தும் குடும்ப வருமானம்)

10.1 குடும்பத்தில் உள்ள பெண் நடத்தும் தொழில் மூலம் வருமானம்		வருடத்திற்கு
10.2 குடும்பத்தலைவியின் கூலி/சம்பளம்		வருடத்திற்கு (கூலி எனில் வருடத்திற்கு வேலை கிடைக்கும் நாட்களை கணக்கிடவும் / சம்பளமானால் 12 மாதத்திற்கு கணக்கிடவும்)

10.3 குடும்பத்தலைவியின் உழைப்பில் கிடைக்கும் இதர வருமானங்கள்		வருடத்திற்கு
10.4 குடும்பத்தில் உள்ள இதர உறுப்பினர்களின் வருமானம்		வருடத்திற்கு

10.5 குடும்பத்தின் மொத்த வருமானம்		வருடத்திற்கு
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11. செலவினங்கள்

11.1 உணவுச் செலவுகள்		மாதத்திற்கு
11.2 படிப்பு செலவுகள்		மாதத்திற்கு
11.3 மருத்துவ செலவுகள்		மாதத்திற்கு
11.4 இதர செலவுகள்		மாதத்திற்கு

11.5 குடும்பத்தின் மொத்த செலவுகள்		மாதத்திற்கு
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12. பொருளாதார குறியீடுகள் (பதில் சொல்பவர் வசிக்கும் வீடு / இடம் பற்றி)

12.1 தற்போது வசிக்கும் வீட்டில் கூரை அமைப்பு		ஓலை கூரை -1 காங்கிரீட் தளம் - 3	ஓடு வேய்ந்தது - 2 காலனி வீடு - 4
12.2 வீட்டின் உரிமை		சொந்தம் - 1	வாடகை - 2
12.3 தனி சமையலறை வசதி உள்ளதா?		ஆம்-1	இல்லை - 2
12.4 தனி கழிப்பறை வசதி உள்ளதா?		ஆம்-1	இல்லை - 2
12.5 தனி குளியலறை வசதி உள்ளதா?		ஆம்-1	இல்லை - 2
12.6 மின் இணைப்பு உள்ளதா?		ஆம்-1	இல்லை - 2
12.7 குடிநீர் எப்படி கிடைக்கிறது?		வீட்டு இணைப்பு -1 பொது குழாய்/கை பம்பு -2 சொந்த துளை கிணறு/திறந்த வெளி கிணறு - 3 பொது கிணறு - 4 குளம்/ஏரி - 5 மற்றவை(குறிப்பிடுக) - 6	
12.8 சமையல் எரிபொருள்		LPG எரிவாயு - 1 சாண எரிவாயு - 2 மண்ணெண்ணெய் - 3 விறகு - 4 மற்றவை (குறிப்பிடுக) - 5	
12.9 விவசாயத்திற்கு நிலம் வைத்திருக்கிறீர்களா?		ஆம்-1	இல்லை - 2
12.10 மற்ற உபயோகத்திற்கு நிலம் வைத்திருக்கிறீர்களா?		ஆம்-1	இல்லை - 2
12.11 சொந்தமாக கால்நடைகள் வைத்திருக்கிறீர்களா?		கறவை மாடு -1 கறவை மாடு & ஆடு -3	ஆடு -2 இல்லை -4
12.12 தங்களுடைய வீட்டிற்கு சாலை வசதி உள்ளதா?		ஆம்-1	இல்லை - 2
12.13 தங்களுடைய வீட்டிற்கு பொது வாகன வசதி உள்ளதா?		ஆம்-1	இல்லை - 2
12.14 உங்களுக்கு வங்கி வசதி உள்ளதா?		ஆம், வங்கி கிளை -1	வங்கி முகவர் - 2 இல்லை - 3

13. பொது

12.1 வீட்டு நிதியதார முடிவுகளில் பெண்களின் கருத்து கேட்கப்படுகிறதா/ ஏற்றுக்கொள்ளப்படுகிறதா?		ஆம்-1	இல்லை - 2
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14. பதிலளிப்பவர் நம்மிடம் பகிர்ந்து கொள்ள விரும்பும் இதர தகவல்கள்

District Wise Survey Findings

Cuddalore District – Key Findings

1 Member of SHG: Fifty two percent of the respondent women were members of SHGs (table 1) and the rest (48%) were not. The members of SHG have been categorized under TNSRLM PIP comprising of 12 percent very poor, 17 percent poor, 57 percent middle and 14 percent rich.

Table 1: Member of SHG

Membership in SHG	Frequency	Percent	Valid Percent
Yes	316	52.1	52.3
No	288	47.5	47.7
No Response	2	0.3	-
Total	606	100	100

Source: Survey Findings, January 2017

2 Source of Occupational Skill: Ninety two percent of the women reported that they have not had any training (table 2). The occupational skill had been self-acquired by 7 percent, followed by 1 percent who had acquired by attending formal training programmes and for a few, the skill they possess is traditionally acquired.

Table 2: Source of Occupational Skill

Occupational Skill	Frequency	Percent	Valid Percent
Traditional	2	0.3	0.3
Self-Acquired	41	6.8	6.9
Acquired through Training	5	0.8	0.8
Not had training	551	90.9	92.0
No Response	7	1.2	-
Total	606	100	100

Source: Survey Findings, January 2017

3 Type of Economic Activity: Thirty one percent of the respondent women are running either a tea shop or a petty shop, followed by 23 percent who are rearing livestock as an economic activity (table 3). Eatery is another economic activity in which 15 percent of the women are involved. Eight percent each of the women are into tailoring and cashew kernel extraction.

Table 3: Type of Economic Activity

Type	Frequency	Percent
Carpentry Works	1	3.8
Petty Stall / Tea Stall	8	30.9
Cashew Kernel Extraction	2	7.7
Milk Business	6	23.1
Idly Shop	4	15.4
Tailoring	2	7.7
Flower Shop	1	3.8
Fishery	1	3.8
Extraction of Snail	1	3.8
Total	26	100

Source: Survey Findings, January 2017

4 **Awareness to Standards:** Ninety two percent were aware of the requirement of quality standards in their product/produce, 20 percent were aware of the environmental impact of their activity and 12 percent had insured their activity (table 4).

Table 4: Aware of Quality Standards

Standards	Frequency	Percent
Quality Standards of the product/produce	23	92.0
Environmental Impact	5	20.0
Insured	3	11.5

Source: Survey Findings, January 2017

5 Seventy seven percent reported that lack of working capital was a difficulty faced by them in their economic activity, followed by 74 percent who reported of delay in receivables and 62 percent of non-availability of finance at low interest as a difficulty (table 5). Fifty eight percent cited non-availability of raw material as a difficulty faced by them. Difficulty in marketing for 23 percent and lack of equipment/machinery for 13 percent were reported as difficulties. Lack of business knowledge for 8 percent, health issues related with their activity for 5 percent and shortage of skilled labour for 4 percent were the difficulties faced by them in their activity.

Table 5: Difficulties in the Economic Activity

Difficulties	Frequency	Percent
Lack of Working Capital	20	76.9
Payment (receivables) delayed	17	73.9
Non-availability of Finance for Low Interest	16	61.5
Non-availability of Raw Material	15	57.7
Difficulty in Marketing	6	23.1
Lack of equipment/machinery	3	12.5
Lack of skill / business knowledge	2	7.7
Health Issues Involved in the Activity	1	4.6
Shortage of Skilled Labour	1	3.8

Source: Survey Findings, January 2017

6 Respondents were asked about the support that they require to enhance the value derived from their activity. Amongst those who responded to the question (table 6), 65 percent wanted support for raw material, followed by 15 percent each who wanted support in the process being adopted and packaging and 5 percent wanted other type of support.

Table 6: Support Required for the Activity

Support for Better Value	Frequency	Percent	Valid Percent
Raw Material	13	50.0	65.0
Design	-	-	-
Process	3	11.5	15.0
Packaging	3	11.5	15.0
Others	1	3.9	5.0
No Response	6	23.1	-
Total	26	100	100

Source: Survey Findings, January 2017

7 Respondents who are into economic activity were asked to assign the level of importance that they attribute to 8-support measures. In order to identify the requirement, weightage was given by assigning 5 to *most important requirement* through 1 to *not at all required*. It can be seen from table 7 that the requirement of working capital has been regarded as *most important support required*, loan for the economic activity has been regarded as *important support required* and all other support measures are reported either as *may be useful* or *not required*.

Table 7: Support Required to Expand Activity

Support Required to Expand	Most Important	Important	May be Useful	Not Required	Not at all Required	Weighted Average of Responses	Importance of Support
Working Capital	61.6%	26.9%	-	1.5%	-	4.4%	Most Important
Term loan	26.9%	42.3%	7.7%	23.1%	-	3.7%	Important
Training	3.9%	7.7%	7.7%	69.2%	11.5%	2.2%	Not Required
Raw material made locally available	15.4%	30.8%	11.5%	38.5%	3.8%	3.2%	May be Useful
Marketing support	26.9%	11.5%	15.4%	46.2%	-	3.2%	May be Useful
Guidance at times of difficulty	3.9%	34.6%	11.5%	50.0%	-	2.9%	May be Useful
Technical support	4.3%	26.1%	17.4%	47.9%	4.3%	2.5%	May be Useful
Linkage to other Govt schemes	8.7%	4.3%	26.1%	56.6%	4.3%	2.3%	Not Required

Source: Survey Findings, January 2017

8 Interestingly none of the respondents into economic activity wanted training and this could be either due to their lack of understanding about training needs and benefits or they had not been able to see tangible benefit in those who had got trained in the past.

9 Women in Employment: The women in employment and in wage labour were asked about training requirement. Per table 8, ninety percent reported that they do not require any training, followed by 9 percent who wanted training on new skill and 1 percent wanted training related to their current work.

Table 8: Interested in getting Training

Training Requirement	Frequency	Percent	Valid Percent
Current Work Related	5	1.3	1.3
New Skill	33	8.3	8.6
Not Required	347	87.6	90.1
No Response	11	2.8	-
Total	396	100	100

Source: Survey Findings, January 2017

10 Amongst those women in employment/wage labour, 41 percent preferred to be trained in cashew kernel extraction, followed by 31 percent in livestock, 10 percent each in starting a business and tailoring (table 9).

Table 9: Type of Skill Training Required

Type of Training Required	Frequency	Percent	Valid Percent
Agriculture	1	2.6	3.4
Business	3	7.9	10.4
Cashew Kernel Extraction	12	31.6	41.4
Tailoring	3	7.9	10.4
Milk	9	23.7	31.0
Fishery	1	2.6	3.4
No Response	9	23.7	-
Total	38	100	100

Source: Survey Findings, January 2017

11 Women in employment/wage labour were asked if they were willing to undertake economic activity, if they were provided with all support required to start an economic activity. Per table 10, seventy four percent reported that they are interested in undertaking economic activity and 26 percent reported that they were not interested.

Table 10: Interested to take up Economic Activity

Interested to take up Activity	Frequency	Percent	Valid Percent
Yes	282	71.2	74.4
No	97	24.5	25.6
No Response	17	4.3	-
Total	396	100	100

Source: Survey Findings, January 2017

12 Women Not in Workforce: The women who are not in workforce (30%) were asked for the reason for not undertaking an economic activity. Family restriction was reported by about 48 percent, followed by 27 percent who said that they do not possess the required skills (table 11). 12 percent said that lack of finance as the reason, 8 percent said that there is no need for them to do any activity and 5 percent had no specific reason.

Table 11: Reason for Not Doing any Economic Activity

Reason for Not Doing any Economic Activity	Frequency	Percent
Lack of Finance	22	12.0
Lack of Skill	50	27.2
Not Sure	9	4.9
Not Required	14	7.6
Family Restrictions	88	47.8
Society Restrictions	-	-
Others	1	0.5
No Response	-	-
Total	184	100

Source: Survey Findings, January 2017

13 The women who are not in the workforce were asked if they would be interested in taking up economic activity, if all required support is provided. Twenty one percent reported that they would be interested in undertaking economic activity (table 12) and the rest (79%) were not keen.

Table 12: Willingness to take up Economic Activity

Willing to Undertake Activity	Frequency	Percent
Yes	39	21.2
No	145	78.8
Total	184	100

Source: Survey Findings, January 2017

Case Studies - Cuddalore

Anjalai, Parangipettai

Anjalai lives in a village called Parangipetteai in Cuddalore District. The village has very little to offer in terms of employment opportunity for both men and women. The Self Help Groups started some years back have not continued to be very effective in guiding members to avail government schemes or benefits.

In 2013 Anjalai had some savings of Rs.15,000, with which she wanted to start some economic activity to make income for her family. After having consulted with her family members she bought a cow.

She started taking care of the cow and the family members have been a great support in feeding the cow and taking care of it; the cow has become part of the family. After a successful birthing of a calf the cow started giving milk.

Anjalai spends money on fodder and she also takes it to nearby pastures for its feed. She sells milk at a price slightly lesser than the market price. People around her know her care for her cow and they are sure of the quality of cow milk which she supplies. She earns a minimum regular income of Rs 12,000 per annum and she is respected as a milk vendor in her village.

Discussion with Anjali reveals that:

- She appreciates the support of her family and feels that if such support is extended any women can start with economic activity
- She has a regular income from selling cow milk; however, it is not adequate to meet her need
- When monsoon fails, pastures go dry and she has to spend on fodder which involves additional cost
- Fodder price is often increased which levies extra burden on her
- Cooperatives and milks societies can consider increasing the procurement price of the milk
- She looks forward to government initiating income generation activity in the village for women
- She also expects trainings given by government sources
- She feels that the monsoon is very poor this year which in turn would make things tough for her to feed her cattle.

Anjammal, C.Kothankudi

A village called C. Kothankudi in Cuddalore District witnesses a unique story of Anjammal who has been running a Petti shop in the village. Anjammal has lost her husband about 10 years ago and like any other single women in the village she too had difficulties in maintaining the family with a limited income.

She had managed a personal savings of Rs. 5000, with which she started this shop in 2007. The shop has grown reasonably well and she now makes an income of Rs.20,000 per annum to support the family.

She gives credit to the family members for the support and cooperation in running the shop. The timing of the shop prevents her from attending to routine activities at house hold; but the cooperation of the family members helps her to attend to the household work at a flexible time.



She feels that she has a reputation for running a business well within her own village; the villagers are kind to her and extend their support by way of being regular to her shop. She also realizes that there is a need for additional products, which she is not in a position to offer.

Anjammal started this business on her own with a support from a charity organization and still runs it alone. The organization which supported the starting of this business also gave her a short training in running this shop.

This group has been supporting women who are single, widow and deserted.

She has been borrowing short term loan for running capital, from private money lenders. She would be comfortable in expanding her business and would extend employment opportunity to 4 to 5 women provided that she has financial support at easy installments and at a lower interest rate. She looks forward to government agencies for extending loan facility.

In addition, Anjammal also suggests that the government should start new schemes which can provide more employment opportunities to rural women and also to extend trainings in skills that would meet the requirements of the women to be employed. Anjammal mentions that a village meeting takes place in her village every month and people discuss various aspects. She strongly feels that this meeting could be made use for motivating people and identifying their interest and ability in order to decide on the kind of trainings, skills and opportunities required.

Illamozhi, Anuvampattu

Illamozhi, a single woman who lives in a village called Anuvampattu, Chidambaram block of Cuddalore District. She has been running a small petty shop in the village since 2012.

She started with an initial investment of Rs.30,000 raised through borrowing from private money lenders. The village and the family have been very supportive of her activity and her business is doing well and on an average she earns about Rs.24,000 per annum.

She has plans to expand her business for which she would require funds for which she would expect any government program to give her subsidy and loan at a lesser interest rate than the money lenders

Rani, Thiruchopuram

Rani (45) lives with her husband Mayavan (50) in Thiruchopuram village in Cuddalore District for the past 20 years.

The couple had to face lot of hurdles in managing to find enough resources to run the family. They both come from a simple background and the families were involved in agricultural work without owning any land. They somehow managed to have two cows, with which they were trying make some money out of milk they could get from the cows.

Rani joined a Self Help Group and become active member. The group started functioning well and she borrowed Rs. 20, 000 as loan from SHG in 2001 and bought three cows. With a total of 5 cows Rani started her business. She developed contact with local cooperative which buys milk regularly from her.

She has been feeding her cow through the pastures available around Thiruchopuram and she also buys fodder whenever it is required. She also uses straw from the paddy field to feed her cattle.

Rani now, has 15 cows with adequate place to maintain them, adequate fodder to feed them. At any point of time around 10 cows would be giving milk (currently 11 are giving milk out of the 15 cows). She sells around 40-15 liters of milk a day and on average she earns about Rs.30,000 per year.

She feels her family especially her husband is very supportive and she also feels the income which she earns is good enough.

Rani certainly has plan for expanding the scope of her business. She feels that she would do it by herself. She feels that she can initiate a small cooperative for women or a collective business and if some financial assistance is extended such as subsidy or loan, which will help to accommodate more people especially women in her business.

With her income from milk supply Rani takes care of her family, education of her children and her standard of living started showing upward trend.

Rani strongly feels that the government should do something to improve employment opportunity for women of her village. She also expresses her unhappiness over the failure of monsoon which she feels would result in water scarcity and in shortage of feed for her cows

Namakkal District – Key Findings

14 Member of SHG: Twenty seven percent of the respondent women were members of SHG (table 13) and the rest (73%) were not. The members of SHG have been categorized under NSRLM PIP comprising of 18 percent very poor, 12 percent poor, 64 percent middle and 6 percent rich.

Table 13: Member of SHG

Membership in SHG	Frequency	Percent	Valid Percent
Yes	80	27.2	27.4
No	212	72.1	72.6
No Response	2	0.7	-
Total	294	100	100

Source: Survey Findings, January 2017

15 Source of Occupational Skill: Fifty six percent of the women reported that they have not had any training (table 14). The occupational skill had been self-acquired by 20 percent, followed by 12 percent whose skill is traditional and 11 percent had acquired by attending

formal training programmes.

Table 14: Source of Occupational Skill

Occupational Skill	Frequency	Percent	Valid Percent
Traditional	37	12.6	12.8
Self-Acquired	58	19.7	20.1
Acquired through Training	32	10.9	11.1
Not had training	161	54.8	55.9
No Response	6	2.0	-
Total	294	100	100

Source: Survey Findings, January 2017

16 Type of Economic Activity: Twenty eight percent of the respondent women are into tailoring (table 15), followed by 17 percent who are into textile, 14 percent who are into cultivation, 11 percent are rearing livestock as an economic activity and others are into various other activities and details of which are given in the following table

Table 15: Type of Economic Activity

Type	Frequency	Percent	Valid Percent
Cultivation	13	14.5	14.8
Bag Stitching	1	1.1	1.1
Basket Weaving	1	1.1	1.1
Petty Stall / Tea Stall	4	4.5	4.6
Cattle / Goat / Milk	10	11.1	11.4
Chicken Stall	1	1.1	1.1
Fancy Store	3	3.3	3.4
Ironing	2	2.2	2.3
Tailoring	25	27.8	28.4
Cloth store	1	1.1	1.1
Textiles/ Handloom / Power loom	15	16.7	17.1
Fruit / Vegetable Shop	1	1.1	1.1
Grocery Shop	6	6.7	6.9
Hotel	3	3.3	3.4
Pot Making	1	1.1	1.1
Paper Making	1	1.1	1.1
No Response	2	2.2	-
Total	90	100	100

Source: Survey Findings, January 2017

17 Awareness to Standards: Ninety one percent were aware of the requirement of quality standards in their product/produce (table 16). 61 percent were aware of the environmental impact of their activity and 15 percent had insured their activity.

Table 16: Aware of Quality Standards

Standards	Frequency	Percent
Quality Standards of the product/produce	82	91.1
Environmental Impact	53	60.9
Insured	13	15.1

Source: Survey Findings, January 2017

18 Sixty six percent reported that lack of working capital was a difficulty faced by them in their economic activity, followed by 58 percent for whom non-availability of finance at low interest was the difficulty (table 17). 48 percent reported non-availability of raw material as a difficulty, 47 percent reported that health issues associated with the job as a difficulty and 44 percent reported lack of equipment / machinery as a difficulty. Thirty nine percent reported of delay in receivables and difficulty in marketing for 24 percent, lack of business knowledge for 21 percent and shortage of skilled labour for 20 percent were the difficulties faced by them in their activity.

Table 17: Difficulties in the Economic Activity

Difficulties	Frequency	Percent
Lack of Working Capital	59	66.3
Non-availability of Finance for Low Interest	52	58.4
Non-availability of Raw Material	18	48.3
Health Issues Involved in the Activity	21	46.6
Lack of equipment/machinery	39	43.8
Payment (receivables) delayed	43	39.3
Difficulty in Marketing	35	23.6
Lack of skill / business knowledge	19	21.3
Shortage of Skilled Labour	34	20.2

Source: Survey Findings, January 2017

19 Respondents were asked about the support that they require to enhance the value derived from their activity. Amongst those who responded to the question, 55 percent wanted support for raw material (table 18), followed by 22 percent who wanted support in the design and 19 percent wanted support in the process being adopted.

Table 18: Support Required for the Activity

Support for Better Value	Frequency	Percent	Valid Percent
Raw Material	45	50.0	54.9
Design	18	20.0	22.0
Process	16	17.8	19.5
Packaging	2	2.2	2.4
Others	1	1.1	1.2
No Response	8	8.9	-
Total	90	100	100

Source: Survey Findings, January 2017

20 Respondents who are into economic activity were asked to assign the level of importance that they attribute to 8-support measures. In order to identify the requirement, weightage was given by assigning 5 to *most important requirement* through 1 to *not at all required*. It can be seen from table 19 that the requirement of working capital and loan for the economic activity has been regarded as *important support required* and all other support measures are reported as *may be useful*.

Table 19: Support Required to Expand Activity

Support Required to Expand	Most Important	Important	May be Useful	Not Required	Not at all Required	Weighted Average of Responses	Importance of Support
Working Capital	52.9%	30.6%	12.9%	1.2%	2.4%	4.1%	Important
Term loan	36.5%	34.1%	17.6%	9.4%	2.4%	3.7%	Important
Training	10.6%	16.5%	15.3%	50.6%	7.0%	2.6%	May be Useful

Support Required to Expand	Most Important	Important	May be Useful	Not Required	Not at all Required	Weighted Average of Responses	Importance of Support
Raw material made locally available	14.1%	31.8%	17.6%	30.6%	5.9%	3.0%	May be Useful
Marketing support	11.8%	23.5%	17.7%	32.9%	14.1%	2.7%	May be Useful
Guidance at times of difficulty	10.6%	21.2%	23.5%	32.9%	11.8%	2.7%	May be Useful
Technical support	5.9%	38.8%	20.0%	27.1%	8.2%	2.9%	May be Useful
Linkage to other Govt schemes	20.2%	19.1%	22.6%	31.0%	7.1%	2.9%	May be Useful

Source: Survey Findings, January 2017

21 Per table 20, thirty five percent of the respondents into economic activity wanted training and the rest (65%) were not interested in training.

Table 20: Interested in getting Training

Training Requirement	Frequency	Percent	Valid Percent
Yes	23	25.6	35.4
No	42	46.7	64.6
No Response	25	27.7	-
Total	90	100	100

Source: Survey Findings, January 2017

22 Among those who were interested in training, 76 percent wanted training for skill development (table 21), followed by 14 percent who wanted training in marketing skills and 10 percent wanted training in entrepreneurial skills.

Table 21: Type of Training Required

Type of Training	Frequency	Percent	Valid Percent
Skill	16	69.6	76.2
Marketing	3	13.0	14.3
EDP	2	8.7	9.5
No Response	2	8.7	-
Total	23	100	100

Source: Survey Findings, January 2017

23 Women in Employment: The women in employment and in wage labour were asked about training requirement. Per table 22, seventy percent reported that they do not require any training, followed by 20 percent who wanted training on new skill and 10 percent wanted training related to their current work.

Table 22: Interested in getting Training

Training Requirement	Frequency	Percent	Valid Percent
Current Work Related	15	9.6	9.9
New Skill	30	19.1	19.7
Not Required	107	68.1	70.4
No Response	5	3.2	-
Total	157	100	100

Source: Survey Findings, January 2017

24 Amongst those women in employment/wage labour, 49 percent preferred to be trained in tailoring (table 23), followed by 15 percent in handloom textile. The training requirements as reported by the respondents is given below.

Table 23: Type of Skill Training Required

Type of Training Required	Frequency	Percent	Valid Percent
Business	1	2.1	3.0
Basket Weaving	3	6.3	9.1
Candle Making	3	6.3	9.1
Construction / Centering	1	2.1	3.0
Beauty Parlor	1	2.1	3.0
Catering	1	2.1	3.0
Tailoring	16	33.2	48.6
Handloom	5	10.4	15.2
Teaching Development	1	2.1	3.0
Job	1	2.1	3.0
No Response	15	31.2	-
Total	48	100	100

Source: Survey Findings, January 2017

25 Women in employment/wage labour were asked if they were willing to undertake economic activity, if they were provided with all support required to start an economic activity. Per table 24, seventy four percent reported that they are interested in undertaking economic activity and 26 percent reported that they were not interested.

Table 24: Interested to take up Economic Activity

Interested to take up Activity	Frequency	Percent	Valid Percent
Yes	114	72.6	74.0
No	40	25.5	26.0
No Response	3	1.9	-
Total	157	100	100

Source: Survey Findings, January 2017

26 Women Not in Workforce: The women who are not in workforce (16%) were asked for the reason for not undertaking an economic activity. Lack of finance was reported by about 38 percent (table 25), followed by 28 percent who said that family restricts as the reason, 9 percent each reported that they do not possess the required skills and society restrictions, 6 percent said that there is no need for them to do any activity and 11 percent had no specific reason.

Table 25: Reason for Not Doing any Economic Activity

Reason for Not Doing any Economic Activity	Frequency	Percent
Lack of Finance	18	38.3
Lack of Skill	4	8.5
Not Sure	5	10.6
Not Required	3	6.4
Family Restrictions	13	27.7
Society Restrictions	4	8.5
Total	47	100

Source: Survey Findings, January 2017

27 The women who are not in the workforce were asked if they would be interested in taking up economic activity, if all required support is provided. Per table 26, sixty four percent reported that they would be interested in undertaking economic activity and the rest (36%) were not keen.

Table 26: Willingness to take up Economic Activity

Willing to Undertake Activity	Frequency	Percent
Yes	30	63.8
No	17	36.2
Total	47	100

Source: Survey Findings, January 2017

Case Studies - Namakkal

Renukadevi, Villangkattoor

Renukadevi lives in a village called Villangkattoor, in Kadachanallur block of Pallipalayam Taluk in Namakkal District.

Renukadevi after having experienced with making garments with power loom decided to start her own business. To start her small enterprise, she required huge money. There is a SHG functional in her village and somehow, she has not become member of the group and could not expect them to seek financial support from the SHG.



She borrowed loan of Rs. 600,000 from a private money lender and started her own power loom operation. Through running a powerloom she manages to get an income of Rs. 8,000 to 10,000 per month. She has been supported by her husband in this venture.

In Kumarpalayam, which is closer to Renukadevi's village, material like thread is available and it is easy for her to buy and use it for her loom. If there is an additional support in terms of finance she would be willing to improve her

business and she is sure of market for her service through power loom.

Renukadevi would require:

- Grant from the government
- Loan at a lesser interest rate

She would be willing to train women in her geographical location to be employed in power loom operation.

Lakshmi M, Thattankuttai

M. Lakshmi lives in a village called Thattankuttai, Kumarapalayam block of Namakkal District.

She had an initial investment of Rs. 8,000 and in addition to it she borrowed a loan of Rs.10,000 from Indian Bank and with a total of Rs. 18,000 she started a business of making bags in the year 1997 and selling in the local market.

She has a good business during the last 20 years; however, while doing this work she met with an accident and as a result of it she lost two her fingers. Since she cannot do her business on her own, 3 members from her family support her in keep it going.

Her husband goes for a job in a garment company and her son goes for a job in cotton mill. With a total income of Rs.16,000 per month derived through salaries and bag business, the family is leading a comfortable life. She makes about Rs.4,000 per month on making and selling bags.

Lakshmi feels that Government schemes can consider extending loans to her and she wants to get formally trained on plastic bag and other kind of bag making.

She also feels that other women can also take up this and make good money.

Karthika, Elanthakuttai

Karthika and her husband have been running a garment factory since 2014 in a village called Elanthakuttai, Kumarapalayam Block of Namkkal District. They started with an investment of Rs.200,000, they had a power mill and they had 5 people employed in the company.



They were running the business well for some time. Little later the company had incurred a huge loss, from which they could not recover the business.

They have two children and they need to be supported for their education. Karthika has a sewing machine, and with her tailoring job and makes little money and her husband goes for a work on a daily wage.

Karthika is member of a SHG from which she has borrowed a loan of Rs. 25,000.

She feels if there is a financial support in the form of an easy loan they can revive their garment business.

Virudhunagar District – Key Findings

28 Member of SHG: Thirty three percent of the respondent women were members of SHGs (table 27) and the rest (67%) were not. The members of SHG have been categorized under NSRLM PIP comprising of 8 percent very poor, 21 percent poor, 67 percent middle and 4 percent rich.

Table 27: Member of SHG

Membership in SHG	Frequency	Percent	Valid Percent
Yes	115	32.8	32.9
No	235	66.9	67.1
No Response	1	0.3	-
Total	351	100	100

Source: Survey Findings, January 2017

29 Source of Occupational Skill: Eighty four percent of the women reported that they have not had any training. The occupational skill had been self-acquired by 9 percent (table 28), followed by 6 percent who had acquired by attending formal training programs and 1 percent whose skill is traditional.

Table 28: Source of Occupational Skill

Occupational Skill	Frequency	Percent	Valid Percent
Traditional	3	0.8	0.9
Self-Acquired	30	8.5	8.7
Acquired through Training	22	6.3	6.4
Not had Training	288	82.1	84.0
No Response	8	2.3	-
Total	351	100	100

Source: Survey Findings, January 2017

30 Type of Economic Activity: Thirty six percent of the respondent women who are into economic activity are running either a petty shop or tea shop (table 29), followed by 28 percent who are into tailoring, 8 percent each are into cultivation, rearing livestock and running an eatery.

Table 29: Type of Economic Activity

Type	Frequency	Percent
Cultivation	2	8.0
Petty Stall / Tea Stall	9	36.0
Cattle / Goat / Milk	2	8.0
Tailoring	7	28.0
Textiles / Handloom / Power loom	1	4.0
Fruit / Vegetable Shop	1	4.0
Eatery	2	8.0
Xerox	1	4.0
Total	25	100

Source: Survey Findings, January 2017

31 Awareness to Standards: All the respondents reported of being aware to the quality standards in their product/produce (table 30), 92 percent were aware of the environmental impact of their activity and 28 percent had insured their activity.

Table 30: Aware of Quality Standards

Standards	Frequency	Percent
Quality Standards of the product/produce	25	100.0
Environmental Impact	23	92.0
Insured	7	28.0

Source: Survey Findings, January 2017

32 Seventy two percent reported that lack of working capital was a difficulty faced by them

in their economic activity, followed by 64 percent who reported that health issues associated with the job as a difficulty (table 31). 60 percent reported of non-availability of finance at low interest as a difficulty, 58 percent reported of delay in receivables, 52 percent reported of non-availability of raw material as a difficulty, 28 percent each reported lack of equipment / machinery and difficulty in marketing as a difficulty, 24 percent reported that lack of business knowledge as a difficulty and 12 percent reported of shortage of skilled labour as difficulties faced by them in their activity.

Table 31: Difficulties in the Economic Activity

Difficulties	Frequency	Percent
Lack of Working Capital	18	72.0
Health Issues Involved in the Activity	14	63.6
Non-availability of Finance for Low Interest	15	60.0
Payment (receivables) delayed	14	58.3
Non-availability of Raw Material	13	52.0
Lack of equipment/machinery	7	28.0
Difficulty in Marketing	7	28.0
Lack of skill / business knowledge	6	24.0
Shortage of Skilled Labour	3	12.0

Source: Survey Findings, January 2017

33 Respondents were asked about the support that they require to enhance the value derived from their activity. Amongst those who responded to the question (table 32), 96 percent wanted support for raw material, followed by 4 percent who wanted support in the design.

Table 32: Support Required for the Activity

Support for Better Value	Frequency	Percent
Raw Material	24	96.0
Design	1	4.0
Process	-	-
Packaging	-	-
Total	25	100

Source: Survey Findings, January 2017

34 Respondents who are into economic activity were asked to assign the level of importance that they attribute to 8-support measures. In order to identify the requirement, weightage was given by assigning 5 to *most important requirement* through 1 to *not at all required*. It can be seen from table 33 the requirement of working capital has been regarded as *important support required* and all other support measures are reported as either *may be useful* or *not required*.

Table 33: Support Required to Expand Activity

Support Required to Expand	Most Important	Important	May be Useful	Not Required	Not at all Required	Weighted Average of Responses	Importance of Support
Working Capital	16.0%	56.0%	20.0%	4.0%	4.0%	3.8%	Important
Term loan	4.0%	60.0%	16.0%	16.0%	4.0%	3.4%	May be Useful
Training	8.0%	16.0%	8.0%	68.0%	-	2.6%	May be Useful
Raw material made	8.0%	40.0%	24.0%	28.0%	-	3.3%	May be

Support Required to Expand	Most Important	Important	May be Useful	Not Required	Not at all Required	Weighted Average of Responses	Importance of Support
locally available							Useful
Marketing support	4.0%	20.0%	28.0%	44.0%	4.0%	2.8%	May be Useful
Guidance at times of difficulty	4.0%	20.0%	44.0%	28.0%	4.0%	2.9%	May be Useful
Technical support	4.0%	16.0%	28.0%	52.0%	-	2.7%	May be Useful
Linkage to other Govt schemes	4.0%	12.0%	36.0%	48.0%	-	1.9%	Not Required

Source: Survey Findings, January 2017

35 Per table 34, twenty five percent of the respondents into economic activity wanted training and the rest (75%) were not interested in training.

Table 34: Interested in getting Training

Training Requirement	Frequency	Percent	Valid Percent
Yes	6	24.0	25.0
No	18	72.0	75.0
No Response	1	4.0	-
Total	25	100	100

Source: Survey Findings, January 2017

36 Among those who were interested in training, 83 percent wanted training for skill development (table 35), followed by 17 percent wanted training in entrepreneurial skills.

Table 35: Type of Training Required

Type of Training	Frequency	Valid Percent
Skill	5	83.3
Marketing	-	-
EDP	1	16.7
Total	6	100

Source: Survey Findings, January 2017

37 Women in Employment: The women in employment and in wage labour were asked about training requirement. Per table 36, seventy percent reported that they do not require any training, followed by 27 percent who wanted training on new skill and 3 percent wanted training related to their current work.

Table 36: Interested in getting Training

Training Requirement	Frequency	Percent	Valid Percent
Current Work Related	7	3.3	3.4
New Skill	54	25.6	26.6
Not Required	142	67.3	70.0
No Response	8	3.8	-
Total	211	100	100

Source: Survey Findings, January 2017

38 Amongst those women in employment/wage labour who were interested in training, 54

percent preferred to be trained in tailoring (table 37), followed by 13 percent in basket weaving.

Table 37: Type of Skill Training Required

Type of Training Required	Frequency	Percent
Agriculture	1	1.6
Business	4	6.6
Basket Weaving	8	13.1
Candle Making	1	1.6
Brick Kiln	2	3.3
Catering	2	3.3
Tailoring	33	54.1
Paper Cup	2	3.3
Matchbox / Crackers	2	3.3
Soap	1	1.6
Lab Work	1	1.6
Job	3	5.0
Welding	1	1.6
Total	61	100

Source: Survey Findings, January 2017

39 Women in employment/wage labour were asked if they were willing to undertake economic activity, if they were provided with all support required to start an economic activity. Per table 38, sixty two percent reported that they are interested in undertaking economic activity and 38 percent reported that they were not interested.

Table 38: Interested to take up Economic Activity

Interested to take up Activity	Frequency	Percent	Valid Percent
Yes	125	59.2	61.6
No	78	37.0	38.4
No Response	8	3.8	-
Total	211	100	100

Source: Survey Findings, January 2017

40 Women Not in Workforce: The women who are not in workforce (33%) were asked for the reason for not undertaking an economic activity. Family restriction was reported by about 50 percent as the reason for not undertaking economy activity (table 39), followed by 26 percent who said that lack of finance as the reason, 11 percent reported that they do not possess the required skills, 15 percent said that there is no need for them to do any activity and 5 percent had no specific reason.

Table 39: Reason for Not Doing any Economic Activity

Reason for Not Doing any Economic Activity	Frequency	Percent	Valid Percent
Lack of Finance	18	15.7	16.2
Lack of Skill	12	10.4	10.8
Not Sure	6	5.2	5.4
Not Required	17	14.8	15.3
Family Restrictions	56	48.7	50.5
Society Restrictions	-	-	-

Reason for Not Doing any Economic Activity	Frequency	Percent	Valid Percent
Others	2	1.7	1.8
No Response	4	3.5	-
Total	115	100	100

Source: Survey Findings, January 2017

41 The women who are not in the workforce were asked if they would be interested in taking up economic activity, if all required support is provided. Per table 40, thirty seven percent reported that they would be interested in undertaking economic activity and the rest (63%) were not keen.

Table 40: Willingness to take up Economic Activity

Willing to Undertake Activity	Frequency	Percent	Valid Percent
Yes	41	35.6	36.9
No	70	60.9	63.1
No Response	4	3.5	-
Total	115	100	100

Source: Survey Findings, January 2017

Case Studies - Vridhunagar

Seethalakshmi, Azhagapuri

Seethalakshmi, 32 years old, lives in a small settlement within Azhagapuri village located about ten kilometers away from Virudhunagar. Seethalakshmi was once an agricultural laborer and used to get paid wage for the days she was working in the nearby farms.

Couple of years ago, she and her family realized that she was going weak day by day and could not continue to work. After being put through medical examinations she was found to be having a tumor in her breast and was advised to stop working further. She was admitted in the District Headquarters hospital and got her tumor removed and she is on a post-surgical treatment.



Periya Kalimuthu, Seethalakshmi's husband also works as an agricultural laborer and whatever he gets through his daily wages could not meet the demands of the household. The couple has two children – a boy and a girl, studying fifth and third standard respectively.

Seethalakshmi's mother-in-law stays with them and thus making the size of the family five.

As a typical mother and a responsible woman of the household, Seethalakshmi decided to support her husband in making a small earning to

the family. She approached nearby bank and she borrowed loan of Rs.60,000 under Prime Minister's Employment Generation Programme (PMEGP), with which she started a small shop with minimum required things to cater to the needs of the local customers. She named it 'Mahalakshmi Stall'. She started paying installments against the loan she borrowed.

The villagers used to buy products; but most of them buy without making payment instantly. They buy as and when they require products on a loan and pay after getting their wages from the land owners. The loan usually lasts for a period of a day or two and in some cases week. Seethalakshmi never had a problem in this kind of operation as all the buyers are from the local settlement she lives in and they are personally known to her; additionally, there hasn't been any defaulters. She earns about 3,000 per month.

Nevertheless, she had to encounter a problem which is very unique. Since November second week, owing to cash crunch people are not paid regular cash payment as wages and thereby they are not in a position to payback to Seethalakshmi against products they borrowed from her shop.

As the outstanding mounted during the last couple of months her business had come to almost stand still and she could not buy products in whole sale to make it available in retail.

Seethalakshmi looks forward to further loan or any other solution to roll back her business, on which her entire family depends on.

Jothi, Inam Reddipatti

Inam Reddipatti is a small village in Virudhunagar district. The village is generally dry and people do not have much to do in the agricultural land; most of the men in the village are jobless and a small number of them go to neighboring places for some job on a daily wage. The women are the bread winners and they depend on the fireworks companies for livelihood. They are given papers and paste and they must roll wicks for firecrackers, paste them, dry them and bundle them. Per every bundle (144 wicks) the women are paid Rs. 2.80 (at the rate of 2 paise per wick). Very healthy and active women, who are not disturbed by household requirements frequently, can make 50 to 60 bundles a day and earn around Rs. 150.

Jothi (name changed for identity purpose), 37 belongs to Inam Reddipatti, She was married to Ravi (name changed) and he was once a truck driver at the time of their marriage. He left the job in few months and become a daily laborer in Fireworks Company. As days went by, Jothi started to get fever and feeling tired frequently. She underwent a checkup with Government hospital and she was referred to few other tests before she was informed that she was HIV positive.

She has been witnessing a kind of neglect from the neighborhood since the time her health status was known; though there was no direct or obvious discrimination to mention. She keeps a low profile as far as associating with others in the village. She is not part of SHG or any other group.

Jothi rolls, pastes and packs wicks for firecrackers and she earns about Rs. 180 day; her husband earns lesser compared to what she does. She is maintaining her CD4 count at manageable level and therefore she is in a position to cope with the work and her need. On days when her CD4 fluctuates she will not be in a position to work for the day (s) and stand to lose her income.

Jothi is looking for an alternate employment opportunity or income source to earn for her living and to take care of her health needs.

Ramalakshmi, Sevalpatti

Sevalpatti is one of the small villages in Virudhunagar District. Ramalakshmi (40), who lives in a quiet place called TELC Church Road in Sevalpatti, has a success story to share. Like anyone in the village she too was doing contract work from the firework company of the nearby town and she was also a member of an SHG called 'Thamarai Magalir Kuzhu'. Due to lack of interest and less activities the SHG became defunct.

With less income and no SHG to associates, Ramalakshmi had to find ways for additional income. She had come to know of one of her relatives in the village making broomsticks out of coconut leaves. Ramalakshmi made an effort to understand the process of making brooms and she felt that she too could try making them.



She bought materials needed for making brooms and started doing it at home. She learnt the way it should be marketed and developed contact with people who would buy the product regularly. Realizing that there is a huge potential she invited Jaggammal (60), her mother-in-law and Murugeshwari (38) her sister-in-law to join her in making brooms and marketing.

As the business grew, they invited men at home to help them in matters related to storage and transport; and started buying

materials from Pollachi (Coimbatore District). Now, for her husband Mr. Pazhanikumar this work of supporting them has become a full time job.

Fruitful venture of Ramalakshmi has resulted in the following:

- A larger scale production of brooms
- Knowledge and contact with marketing channels
- 5000 pieces made and sold every week
- Reasonable profit
- Employment for 4 other people.

Promising aspects:

- Ramalakshmi strongly believes that her business could further be expanded
- It can accommodate 50 women and pay them regular salary
- She would require initial investment to expend

Gangammal, Vadamalai Kurichi

Gangammal (52) came to Vadamalai Kurichi thirty five years ago, to be married to a man 15 years older to her as his second wife, after his first wife died. Gangammal's husband passed away eight years ago. Gangammal doesn't have a child and her husband also did not have any even through his first wedding; hence she is left alone in the village. She considers her neighbors closer to her heart. She has volunteered to look after a small village temple next

door and she does cleaning the place, maintaining and performing rituals required as and when.



Vadamalai Kurichi is one of the dry villages in Virudhunagar District, with not much scope for agricultural activities. Gangammal could not find means to survive and she was looking for an option. She realized the need for rice batter used for making Idlies and Dosai – traditional food items of Tamil Nadu.

She borrowed money from people, gathered whatever little she had and bought a Wet Grinder and started grinding rice batter for sales. There is a good demand and the neighbors feel that the batter Gangammal supplies is good and cheaper than other places; and many of them continue to buy from her.

Gangammal's economic activity can be considered as an option for other women if it made into a unit with more women employed.

Gangammal's economic activity implies the following:

- She is self-reliant
- The demand for rice batter is good and is increasing
- She sees huge potential for expanding the activity
- She believes she can employ more women if her work is expanded
- She has enough space at home to have expanded activity
- She needs additional recourse for buying wet grinders

Singaralakshi, Kumaralingapuram

Singaralakshmi (35) is physically challenged. Singaralakshmi lives in Kumaralingapuram, in Virudhunagar District. Singaralakshmi started her small economic activity of making 'wire bags' – bag made of plastic wire in 2008. She started it with an initial investment of Rs. 500 and she has been doing it alone.

She buys plastic wire at the rate of Rs. 300 per kilogram (kg) and she makes bags at home. She could not find any source from which she could take a loan for this kind of economic activity. Since she is the only one making wire bags in this village the market for her bags is good and she is able to make bags out of 8 k.gs per month.



Her monthly work of bag making gives her an income of not less than Rs. 1000 per month and in some seasons it may go to Rs. 2000.

Sinagralakshmi's husband helps her in taking the bags (final product) to the regular buyer as and when she completes about 10 bags. The buyer sells it in his shop (a small town show room).

She has learnt this work not from anyone formally but through interest and practice.

She feels that she may do better and come out with finer products if she is given some training formally. She suggests that anyone can start making wire bags and it doesn't cost anything big to start with.

If this work is expanded and few more people are employed to work with her then she doesn't need to send her products to the buyer in the town; instead they will come here on a regular basis to buy bags from them.

- She would require additional finance (loan) of Rs. 20, 000
- She has not been issued with a certificate for her physical status as a physically challenged person.
- She has two children (7 years and 18 months) and they are well taken care of.

She believes that this work if expanded can get her income of Rs. 12,000 per month.

Amudha, Reddipatti

Amudha (50) lives in Reddipatti village in Virudhunagar District.

Amudha owns about 7 acres of land beyond Azhagapuri (near her village) in which she cultivates paddy, sugar cane, corn and millets. She hires people from Reddipatti and Azhagapuri villages for working in the field. She is supported by her husband Mr. Sundararaj.

She does not have time for being part of women group or any other activities as she is very busy with her farm land.

Amudha says that she has been encountering the following issues in carrying out with her cultivation:

- Labor: She does not find people to work in the farm from the villages mentioned. Some time she has to go to other villages to engage people. Even after engaging them the productivity has become less as people have lost interest in working in the farm
- Seed Price: Seed prices are going up and at times not available
- Tonnage: For produces like sugarcane and corn the procurement price is not good enough for them to keep cultivating

She feels that if people are willing to work in the field we can continue to give them job all through the year.

Tirunelveli District – Key Findings

42 **Member of SHG:** Twenty one percent of the respondent women were members of SHG (table 41) and the rest (79%) were not. The members of SHG have been categorized under NSRLM PIP comprising of 6 percent very poor, 17 percent poor, 64 percent middle and 13 percent rich.

Table 41: Member of SHG

Membership in SHG	Frequency	Percent	Valid Percent
Yes	102	21.1	21.5
No	372	76.8	78.5
No Response	10	2.1	-
Total	484	100	100

Source: Survey Findings, January 2017

43 **Source of Occupational Skill:** Forty percent of the women reported that they have not had any training (table 42). The occupational skill had been self-acquired by 51 percent, followed by 5 percent who had acquired by attending formal training programs and 4 percent whose skill is traditional.

Table 42: Source of Occupational skill

Occupational Skill	Frequency	Percent	Valid Percent
Traditional	18	3.7	3.8
Self-Acquired	243	50.2	51.5
Acquired through Training	22	4.5	4.7
Not had Training	189	39.1	40.0
No Response	12	2.5	-
Total	484	100	100

Source: Survey Findings, January 2017

44 **Type of Economic Activity:** Forty seven percent of the respondent women who are into economic activity are managing livestock (table 43), followed by 18 percent who are into cultivation, 9 percent are running either a petty shop or tea shop and 6 percent each are into tailoring and running an eatery.

Table 43: Type of Economic Activity

Type	Frequency	Percent
Cultivation	6	17.6
Petty Stall / Tea Stall	3	8.8
Cattle / Goat / Milk	16	47.1
Fancy Store	1	2.9
Tailoring	2	6.0
Grocery Shop	1	2.9
Eatery	2	6.0
Welding	1	2.9
Villupaattu	1	2.9
Gunny bag	1	2.9
Total	34	100

Source: Survey Findings, January 2017

45 Awareness to Standards: Eighty two percent of the respondents reported of being aware to the quality standards in their product/produce (table 44), 71 percent were aware of the environmental impact of their activity and 18 percent had insured their activity.

Table 44: Aware of Quality Standards

Standards	Frequency	Percent
Quality Standards of the product/produce	28	82.4
Environmental Impact	24	70.6
Insured	6	17.6

Source: Survey Findings, January 2017

46 Seventy four percent reported that health issues associated with the job as a difficulty, followed by 50 percent who reported that lack of working capital was a difficulty faced by them (table 45). 47 percent reported that non availability of finance at low interest as a difficulty, 41 percent reported of non-availability of raw material as a difficulty, 38 percent reported that lack of business knowledge as a difficulty, 32 percent reported of delay in receivables, 15 percent reported of difficulty in marketing, 11 percent reported lack of equipment / machinery as a difficulty and 6 percent reported of shortage of skilled labour as a difficulty faced by them in their activity. Interestingly, those who reported of health issues related with the activity were either involved in agriculture or eatery or managing a shop and these activities per se do not have a direct bearing on the health of an individual.

Table 45: Difficulties in the Economic Activity

Difficulties	Frequency	Percent
Health Issues Involved in the Activity	25	73.5
Lack of Working Capital	17	50.0
Non-availability of Finance for Low Interest	16	47.1
Non-availability of Raw Material	14	41.2
Lack of skill / business knowledge	13	38.2
Payment (receivables) delayed	11	32.3
Difficulty in Marketing	5	14.7
Lack of equipment/machinery	4	11.8
Shortage of Skilled Labour	2	5.9

Source: Survey Findings, January 2017

47 Respondents were asked about the support that they require to enhance the value derived from their activity. Amongst those who responded to the question (table 46), 32 percent wanted support for raw material, followed by 24 percent who wanted support in the process that they are adopting and 9 percent wanted support in the design.

Table 46: Support Required for the Activity

Support for Better Value	Frequency	Percent
Raw Material	11	32.4
Design	3	8.8
Process	8	23.5
Packaging	-	-
Others	12	35.3
Total	34	100

Source: Survey Findings, January 2017

48 Respondents who are into economic activity were asked to assign the level of importance that they attribute to 8-support measures. In order to identify the requirement, weightage was given by assigning 5 to *most important requirement* through 1 to *not at all required*. It can be seen from table 47 all the requirements, except guidance at times of difficulty and linkage to government schemes which has been considered as *not required*, has been regarded as *may be useful*.

Table 47: Support Required to Expand Activity

Support Required to Expand	Most Important	Important	May be Useful	Not Required	Not at all Required	Weighted Average of Responses	Importance of Support
Working Capital	20.6%	23.5%	35.3%	17.7%	2.9%	3.4	May be Useful
Term loan	11.8%	17.6%	44.1%	23.6%	2.9%	3.1	May be Useful
Training	5.9%	14.7%	29.4%	44.1%	5.9%	2.7	May be Useful
Raw material made locally available	2.9%	29.4%	35.4%	17.6%	14.7%	2.9	May be Useful
Marketing support	2.9%	29.4%	11.8%	47.1%	8.8%	2.7	May be Useful
Guidance at times of difficulty	-	11.8%	29.3%	47.1%	11.8%	2.4	Not Required
Technical support	-	17.6%	32.4%	41.2%	8.8%	2.6	May be Useful
Linkage to other Govt schemes	-	8.8%	23.5%	58.9%	8.8%	2.3	Not Required

Source: Survey Findings, January 2017

49 Per table 48, thirty eight percent of the respondents into economic activity wanted training and the rest (62%) were not interested in training.

Table 48: Interested in getting Training

Training Requirement	Frequency	Percent
Yes	13	38.2
No	21	61.8
Total	34	100

Source: Survey Findings, January 2017

50 Among those who were interested in training, 85 percent wanted training for skill development (table 49), followed by 8 percent each who wanted training in marketing and entrepreneurial skills.

Table 49: Type of Training Required

Type of Training	Frequency	Percent	Valid Percent
Skill	11	32.4	84.6
Marketing	1	2.9	7.7
EDP	1	2.9	7.7
No Response	21	61.8	-
Total	34	100	100

Source: Survey Findings, January 2017

51 Women in Employment: The women in employment and in wage labour were asked about training requirement. Fifty seven percent reported that they do not require any training

(table 50), followed by 40 percent who wanted training on new skill and 3 percent wanted training related to their current work.

Table 50: Interested in getting Training

Training Requirement	Frequency	Percent
Current Work Related	9	2.7
New Skill	134	39.9
Not Required	193	57.4
Total	336	100

Source: Survey Findings, January 2017

52 Amongst those women in employment/wage labour who were interested in training, 34 percent preferred training in rearing livestock (table 51), followed by 32 percent who preferred to be trained in tailoring and 14 percent wanted to be trained in doing some business.

Table 51: Type of Skill Training Required

Type of Training Required	Frequency	Percent	Valid Percent
Agriculture	5	3.5	3.6
Business	20	14.0	14.3
Basket Weaving	1	0.7	0.7
Candle Making	5	3.5	3.6
Cattle / Goat	47	32.8	33.6
Construction / Centering	1	0.7	0.7
Poultry Farming	2	1.4	1.4
Tailoring	45	31.5	32.2
Milk	3	2.1	2.1
Handmade Work	2	1.4	1.4
Fruit / Vegetable Shop	6	4.2	4.3
Matchbox / Crackers	2	1.4	1.4
Teaching Development	1	0.7	0.7
No Response	3	2.1	-
Total	143	100	100

Source: Survey Findings, January 2017

53 Women in employment/wage labour were asked if they were willing to undertake economic activity, if they were provided with all support required to start an economic activity. Per table 52, fifty three percent reported that they are interested in undertaking economic activity and 47 percent reported that they were not interested.

Table 52: Interested to take up Economic Activity

Interested to take up Activity	Frequency	Percent	Valid Percent
Yes	172	51.2	53.0
No	153	45.5	47.0
No Response	11	3.3	-
Total	336	100	100

Source: Survey Findings, January 2017

54 Women Not in Workforce: The women who are not in workforce (23%) were asked for the reason for not undertaking an economic activity. Family restriction was reported by about 36 percent as the reason for not undertaking economy activity (table 53), followed by 24 percent who said that lack of skill as the reason and 14 percent reported that lack of finance was the reason.

Table 53: Reason for Not Doing any Economic Activity

Reason for Not Doing any Economic Activity	Frequency	Percent
Lack of Finance	16	14.0
Lack of Skill	27	23.6
Not Sure	3	2.6
Not Required	2	1.8
Family Restriction	41	36.0
Society Restriction	1	0.9
Others	24	21.1
Total	114	100

Source: Survey Findings, January 2017

55 The women who are not in the workforce were asked if they would be interested in taking up economic activity, if all required support is provided. Per table 54, twenty one percent reported that they would be interested in undertaking economic activity and the rest (79%) were not keen.

Table 54: Willingness to take up Economic Activity

Willing to Undertake Activity	Frequency	Percent
Yes	24	21.1
No	90	78.9
Total	114	100

Source: Survey Findings, January 2017

Case Studies - Tirunelveli

Anbuselvi, Mettur

Anbuselvi lives in a village called Mettur in Ambasamudram Block of Tirunelveli District; and she is a member of Malligai Self Help Group. There are 20 members in the group and the initial savings of the group was Rs.1000 with a contribution of Rs. 50 each.

Anbuselvi borrowed a loan of Rs.100,000 from a private source, used part of it to settle her previous loan and with the rest of the money she started a tailoring unit in 2000. Her husband has been supporting her in this venture and she enjoys good support from her local community. The people around her give her good business and she has been able to make regular income.

She is formally trained to be a tailor and she can train others also. She has an interest for setting up a garment shop in which she would like to make dresses and sell. Anbuselvi looks forward to additional funds for setting up garment unit.

Kannuthai, Ariyakulam

Kannuthai (44) is a single woman and lives in a village called Ariyakulam, Nanguneri block in Tirunelveli District. She lost her husband seven years ago and now she has her father and a son to be taken care of.

Kannuthai was working with Beedi making unit and was earning a wage which was just enough for her survival, and she was finding it difficult to manage her family needs including her father's requirements.



Due to recent financial crunch, beedi making company went through a tough phase and thereby she had to lose her job. She is not well educated and not experienced in doing other jobs and therefore she was not able to find a job.

She is desperately in need of income and looking for an opportunity at the earliest in order to survive and to support her son for his education.

Armakani, Pathiniparai

Armakani lives in Pathinipuram, Nanguneri Block of Tirunelveli District. She has been successfully running a small poultry in her place, which was started in 2013.

Armakani started with an initial investment of Rs. 25,000 mobilized through a loan. She is a member of an SHG which has 16 members; but the SHG could not do anything much for the economic activity which she has been running.

She was trained by a private poultry for running this business. She is not very comfortable with her income and feels that she still needs to make some more money to meet with her family needs.

Since poultry cannot be managed single handedly the members of the family are also involved in managing. Therefore, the option of them going for other work to earn additional income is also restricted.

Initially she thought it was easy for her to do and now finds it difficult; but at the same time she cannot do away with as it gives her certain level of income.

- One of the major reasons for the low returns is that she doesn't have any say in deciding the selling price; it is always the buyers (who buy in whole sale) decide.
- She still sees potential in the market and therefore she feels this business can be expanded
- She looks forward to financial assistance

Subbulakshmi, Andalkulam

Subbulakshmi lives in Andalkulam and she wanted to get engaged in an economic activity with which she wanted to earn additional income for the family.



In 2012, with an initial investment of Rs. 10,000, mobilized from her family sources, she bought two goats and started breeding them. She runs it alone and her husband encouraged her to run it on her own (he doesn't interfere in her economic activity). Now she has 13 goats and she built a small shed for them. She requires about Rs. 2,500 per month for fodder alone.

Subbulakshmi feels that if there is some financial assistance she can expand her business by adding more goats and she can think of adding cows also.

She expects government help in meeting her maintenance expensed by way of reducing fodder price. She has to depend only on buying feed for the animals as the monsoon failed they cannot rely on pastures around the village.

Rasammal, South Nanguneri

Rasammal is differently abled, and her husband is with poor vision. Rasammal has to look after her daughter who is separated from her husband. Rasammal also has Grandchildren to be taken care of.

She has a son and she could not help him continue his education and therefore she got him discontinued from his studies and has sent him for a job in a restaurant.

The family has no land or any other source of income. In order to take care of her family, she goes for job under '100 days' work scheme', despite her physical condition.

She looks forward to a government program which will help her get additional income

She wants her village to be supplied with drinking water. There is a scarcity already existing and is likely to be worsening in the next few months.

Tamil Nadu Rural Transformation Project

Social Assessment

Minutes of the Stakeholders Consultation Workshop
30th March 2017 - Conference Hall, 3rd Floor, Annai Theresa Mahalir Valagam, Chennai

A stakeholders' consultation workshop was held on 30th March 2017 at Chennai, to discuss the findings of the Social Assessment Study undertaken in 4-Pilot Districts as part of preparatory studies for the proposed Tamil Nadu Rural Transformation Project (TNRTP). The consultation was attended to by women members of SHGs from Namakkal, Madurai, Thiruvannamalai and Thiruvallur districts, representatives from NGOs, educational and research institutions, representatives from Tamil Nadu State Government Departments like Department of Agriculture, Department of Environment, State Planning Commission and officers from TNSRLM and PVP.

The Social Inclusion Consultant of TNRTP welcomed the gathering and explained about the scope of the proposed TNRTP project, its components, target blocks, target beneficiaries and purpose of the workshop. Further, the social assessment study objectives and the selection of sample blocks were also explained.

The Project Director, Tamil Nadu Pudhu Vazhvu Project, Thirumathi. V.Santha, IAS explained the purpose of the consultation and stressed on the need for contribution from the participants to add value to the study findings that would help in fine tuning of the project framework. She also explained that such inputs are important in any project implemented by the Government in order to understand the views and opinion of the people in whose interest the schemes are planned and implemented.



Keynote address by Project Director



A section of the participants

Additional Project Director, Thiru. J. Sampath, explained the importance of the project and summarised the project development objectives which are as follows:

- Project will be implemented in 120 blocks of 26 districts in Tamil Nadu Promoting economic activity, providing skill development through convergence with other departments;
- It will focus on creating job opportunities to about 87,000 women in the state;
- The beneficiaries of the project will be women and especially SHG members;
- Skill development and training linked to employment will be one of the major components of the project;
- Creating enabling environment for women to scale up the economic activity and to start small scale business;

- Extending financial support;
- Helping new and innovative efforts to materialize;
- Creating support system and monitoring; and
- As part of the project, District Diagnostic Study (DDS) will be conducted in 4000 Panchayats to identify potential projects requiring support and to finalise project interventions

M/s. Economic Perspectives, the consultants who carried out the social assessment in 4-pilot districts made a presentation on the Findings of the Social Assessment study and the presentation covered the following aspects:

- Objectives of the study;
- Methodology adopted in selecting sample;

Study Findings

- Profile of the respondent household;
- Profile of the respondent women;
- Women in economic activity;
- Economic activity in the study area;
- Training requirements;
- Employed / Wage labor women;
- Women not in workforce; and
- Salient and key recommendations.

After the presentation, the participants were asked to express their views and suggestions about the proposed project interventions and the study findings. The key discussion points are presented below along with the proposed strategy to address the same in the project.

S.No	By	Observation / Comment	Response
1	SHG members from Thiruvannamalai, Namakkal and Dindigul	In order to expand the existing economic activity, additional support by way of loan at a lower interest is required	The project will identify lending institutions and facilitate finance to scale up the activity and to start new activities. Further, it has been proposed to establish a matching grant fund to support the beneficiaries who are unable to meet the lenders requirements
2	SHG members from Thiruvannamalai	In order to get the full benefit of our economic activity, need help to do away with middleman in marketing our products and goods	The One Stop Shop proposed as part of the project intervention and Producer, enterprises group approaches will help beneficiaries identify potential markets and will help in linking them to such markets.
3	SHG members from Thiruvallur and Thiruvannamalai	Peer pressure and advance payment are the major reasons for opting for middlemen services	The project will identify market and will facilitate convergence with other Govt departments for marketing and price support. For example, like the 'Farmer Producers Collective' established by Agriculture Department
4	SHG representatives from Madurai District	Private person involvement is greater in marketing of produces like flowers and it	Like this produce, for the selected commodities, this will be addressed thorough

S.No	By	Observation / Comment	Response
		reduced the profit margin.	analysis of market and value chain interventions.
5	CLG member from Thiruvannamalai District	Need more technical training to increase the production of the activities	The project will address the capacity building for the producers and provide technical support to increase the production.
6	SHG members from Namakkal and Dindigul	Suggestion to include more skill oriented training and to increase the duration of the trainings in the project components. Under the existing skill training programme the duration of the skill training is not sufficient. For example, nurses training under DDUGKY.	A need assessment would be carried out as part of the district diagnostic study and participatory growth plan and appropriate interventions, skill training will be provided.
7	SHG members from Sellampatti Village, Namakkal District	Require financial and marketing support.	The project will facilitate financial linkages, identifying and reaching out to markets
8	An NGO Staff	Suggestion to the project to be sensitive to people with disability and also include psycho-social component to the implementation	The existing TNPVP had focused interventions for the disabled and it will continue to do so in TNRTP also.
9	An NGO staff	Wanted to know whether the study made an assessment of resources available at the village level and the institutional arrangements exiting	The study objective was to assess the status of women in rural Tamil Nadu. As part of the implementation the District Diagnostic Study (DDS), an assessment of resources available at the village level and the institutional arrangements exiting will be done.
10	NGO representative	Suggestion to prepare a skill mapping to suit the needs.	Skill mapping and skill gap assessment will be incorporated as part of DDS, Participatory Growth Plan and Value Chain analysis.
11	An NGO staff	Made reference to BPL definition adopted in the study and need to for updation.	Was explained that the BPL definition is as per the Planning Commission of India's State specific definition and the same has been updated to the study period using indexation.
12	An NGO staff	Wanted to know whether people who are in workforce do only one job or engaged in other occupation also?	Explained that some are also into more than one activity and is captured in the report.
13	Staff of Government department	Observation about the coverage under SHG, according to their estimate was 90% (in contrary to	The report captures the status of respondent having membership in SHG and is as reported by them.

S.No	By	Observation / Comment	Response
		36% in the study findings presented)	
14	Staff from TNSRLM project	Market driven economic activities and value addition to be promoted to assure increase of income and employment.	The project has systematic approach of value chain analysis and interventions in formation of producer enterprise groups to support increase of income.
15	Representative of a government department	Observation made about the reasons for and the aspiration level of people who are not in workforce	Noted and the project aims at targeting this segment also.
16	Staff of a Government department	Reason for taking PIP as a base for the study	Since the Project is proposed in TNSRLM Blocks, the PIP list was adopted as per the decision of the review committee.
17	Staff of a Government department	Suggested to have demand driven implementation instead of going only by the study findings	This project has the district diagnostic analysis and Participatory Growth Plan by involving the communities, women, dis- advantaged social groups mainly to make it participatory and demand driven. The objective of the study was to provide an overview of the current status of rural women.
18	Deputy Director, Agricultural Department	The department of Agriculture in the respective district to be contacted for any support required to do away with middlemen interference (and for a sustained action) for marketing the products and goods.	The project proposed to have convergence with departments and assured coordinated implementation of the project in consultation with other government departments.
19	Representative from Gandhigram University	The initiatives of private players like <i>Ramraj</i> cottons where they give a lot of job work can be replicated and the proposed project can try to integrate with such private players to increase the employment through value addition.	Noted with appreciation and the project envisaged such private partnership in providing employment at regional/block level.

Tamil Nadu Rural Transformation Project
Workshop Chennai 30.03.2017
List of Participants

(The signed attendance sheet are in the project file)

SNo	Name	Organization	Place
1	Mrs. V. Santha V (I.A.S)	TNPVP / TNRTP - PD	Chennai
2	Mr. J. Sampath	APD-I, TNPVP	Chennai
3	Ms. S. Snekalatha	APD-II, TNPVP / TNRTP	Chennai
4	Ms. Varalakshmi Vemuru	Senior Social Development Specialist, World Bank,	Washington
5	Ms. Vanitha	Environmental Consultant, World Bank,	Delhi
6	Gopinath R	MSSRF	Chennai
7	Dr. Sujuatha R	Consultant, SPC	Chennai
8	Dr.Kripa	Plg officer, SPC	Chennai
9	Santhanam	DHAN foundation	
10	Santhi S	Trible Welfare Dept	
11	Krishnammal P	RD & P.R. PO	Tiruvallur
12	Anand S	Dept of Environment	
13	Mubarak Basha A	Dept of Agri Marketing & Agri Business	
14	Dr. Mani R	TNSRLM / RD	
15	Sahul Hameed A	TNRSLM / RD	
16	Narasimhan S	Director Extension Wing, Gandhigram Trust	Dindigul
17	Sivakumar M	PD, TNSRLM	
18	Sumithra Prasad	Dorai Foundation	
19	Devi M. B	Clg	
20	Baskaran S	TNPVP- DPM	
21	Sampath Kumar S K	TNPVP- DPM	Vellore
22	Kumar	TNPVP- DPM	
23	Sivakumar M	PD, TNSRLM	
24	Manirajan E B	PVP	Nagapattinam
25	Subash R	TNPVP	Madurai
26	Baskaran S	TNPVP	Tirunelveli
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28	Sampath Kumar S K	TNPVP	Vellore
29	Lakshmanan P	MSSRF - GRI	Chennai
30	Kalaimani N	SHG	
31	Deivanai G	CLG	
32	Sumithra P	Dorai Foundation	
33	Arunmani K	PD, TNSRLM	

SNo	Name	Organization	Place
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35	Simpson	Economic Perspective	Chennai
36	Chandrasekaran V	Economic Perspective	Chennai
37	Shakeel M M	Samaj Vikas	Hyderabad
38	Chelladurai V	NABARD	
39	Dr. Ravichandran S	PRC, Gandhigram	Dindigul
40	Karuna A V	Economic Perspective	Chennai
41	Sridevi V	SHG	
42	Santhi S	SHG	
43	Boomadevi P	SHG, PLF	
44	Kanagarathinam A	CLG	
45	Venkatti R	PLF	
46	Jaya S	SHG	
47	Muthu Pandi Selvi P	CLG	
48	Pandiammal K	PLF	
49	Chitra M	PLF	
50	Sudha S	PLF	
51	Periyanyaki J	CLG	
52	Meena B	CLG	
53	Manjula R	PLF	Thiruvannamalai
54	Gracy Jaya Priya E	SHG	Thiruvannamalai
55	Santhi P	SHG	Thiruvannamalai
56	Ezilarasi S	CLG	Thiruvannamalai
57	Sribarathi M	APO - CB	Thiruvannamalai
58	Jayasudha P	PD - TNSRLM	
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60	Krishnakumar S	TANSTIA FNF Service	Chennai
61	Vanitha Kumar	World Bank Consultant	
62	Santhi S	Director of Tribal Welfare Department	Chennai
63	Vijaya Kumar M	CEE, Project Associate	Chennai
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66	Rajesh N	CEG, Anna University	Chennai
67	Girijadevi G		
68	Balaji R	Consultant Banking & Finance	
69	Sumanthi R	Consultant Social Inclusion	Chennai
70	Divya P	Consultation of Indian industry (CII)	

SNo	Name	Organization	Place
71	Dr. Kanmani S	Director, CES Anna University	Chennai
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